

SPOTLIGHT

DECEMBER 2020

*Happy
Holidays*



3 2 1 LIFTOFF!



Steve Greer

Chief Executive Officer
American Income Life &
National Income Life Divisions

If you're offered a seat on a rocket ship, don't ask what seat! Just get on.
— Sheryl Sandberg

Can I get an amen that 2020 has been one wild and crazy ride? Sure didn't see any of this coming when we bought our tickets, did we? We climbed aboard what started as a modestly positive, optimistic year with an 'oh-by-the-way' in the news about a virus far, far away that the medical field was keeping a close eye on.

When COVID-19 hit North America at the speed of light and began spreading faster than predicted, it became clear we'd be dealing with it for the long-term. That was the precise moment when we began to

recognize a dividing line between then and now, what we knew before, and the question of what would be.

As the situation became more uncertain in the business community, the Home Office team jumped into action. Our mission to protect working families and to offer *Opportunity Unlimited* to those who wish to pursue it was the driving force behind the decisions we made in those early stages to pivot as quickly as possible to virtual processes so our business could continue. None of our efforts would have made any difference if it were not for the members of the sales field — *your purpose, your passion, your positivity, your perseverance.*

While virtual selling and recruiting were the immediate priority, the shift from in-person to virtual couldn't have taken place without our Public Relations team and the Home Office support staff. Every aspect of our business was affected, and it was necessary to make sure each department had what was needed to keep our processes running smoothly and seamlessly. Without *your* dedication, *your* drive, *your* determination, we would be looking back at a very different year.

To every member of the AIL-NILICO family, I offer my most heartfelt 'thank you.'

Individually and together, YOU have made the difference between our company merely staying afloat in an underachieving year, and turning in a record-shattering year. I am so proud of what we accomplished this year because of YOU. Whatever position you hold in the Company, I want you to know that you matter, you help us make a difference, and without your contributions, our success would not have been possible.

As grateful and excited as I am for what we did in 2020, I am seriously pumped to see what we can do in 2021! We are so blessed that we have been able to continue protecting families and offering career opportunities now more than ever. We managed to pull off a record-breaking year in the worst of times — are we going to let anything stop us next year? I don't think so!

We're down to the wire, so make sure you're ready mentally, spiritually, and physically for whatever 2021 tosses in front of us. Buckle up and hang on, and get ready for liftoff in 3-2-1 ...

Peace and blessings for this holiday season, and warm wishes for a happy, healthy, and prosperous New Year to you and your families. 🙌

SPOTLIGHT

ARC.AILife.com/Spotlight.aspx
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NEWS

DECEMBER 2020

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SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday, 01/22** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by **Wednesday, 01/27**. eApp business excluded from the 7 day hold should be uploaded by **Friday, 01/29** before 3:30 p.m. CST to count for **January** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$5,467,146

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 38–44**.

SPOTLIGHT DIGITAL is now on the web!

A digital publication spotlighting top producers of AIL & NILICO



Spotlight.AILAgents.com

Username: **AIL** Password: **thrive2021!**

See your SGA or manager if you need assistance.

* Look for the asterisk!

The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2021 Awards Presentation are: the Top SGA per category from Categories I–XII based on Performance Factor (minimum 100%), the TOP MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2021 Convention Qualifications online at ARC.AILife.com or ARC.NILife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 5–8, 2021.**



LOOK FOR ME!

Anniversaries

31 YEARS OF SERVICE

Brett Hulme, PR
27 YEARS OF SERVICE
 Earle Harris, AGT
22 YEARS OF SERVICE
 Ruben Soberanes, AGT
21 YEARS OF SERVICE
 John Franklin, AGT
19 YEARS OF SERVICE
 Arnold Iacoviello, AGT
 Larry Lozano, PR
18 YEARS OF SERVICE
 Andrew Bishop, RGA
 Karen McQuoid, AGT
 Dustin Venekamp, SGA
17 YEARS OF SERVICE
 Ed Olfert, AGT
 Alan Sedaghat, RGA
15 YEARS OF SERVICE
 Simon Arias, SGA
 Theodore Greer, AGT
 Garret Kun, AGT
 Melissa Lusk, AGT
14 YEARS OF SERVICE
 Alberto Alcalá, RGA
 Mario Chavez, MGA
 Blake Higuchi, RGA
 Erin Moyer, AGT
13 YEARS OF SERVICE
 Robin Denham, PR
 Jamison Weatherspoon, SGA

12 YEARS OF SERVICE

William Charnow, AGT
 Joshua Olin, RGA
 Jovencio Sales, SA
 Amr Shater, RGA
11 YEARS OF SERVICE
 Amanda Cross, PR
 Alexandra Graham, RGA
 Christopher Hintz, RGA
 Bruce Tan, SA
10 YEARS OF SERVICE
 Jose Carvajal, SGA
 Cameron Cimino, AGT
 Nina Dolman, SA
 Antonio Evans, AGT
 Andre Hawthorne, SGA
 Corey Lavigne, AGT
 Shahab Mahdavinejad, RGA
 Carmela Randazzo-Stevenson, AGT
 Brandon Summerton, RGA
 Ashley Wenning, RGA
9 YEARS OF SERVICE
 Tommy Conard, RGA
 Nicki Griffiths, MGA
 Robert Janev, RGA
 Jean M. Joseph, MGA
 Gregory McDuffie, SA
 David Rigney, RGA
 Scott Wheeler, RGA
8 YEARS OF SERVICE
 Matthew Bogle, MGA

Brent Bowling, RGA
 Corey Helly, RGA
 Brittini Kwiecien, MGA
 Tasha Marker, SA
 John Nieves, MGA
 Christopher J Rodriguez, GA
 Joseph Tomanovich, RGA
7 YEARS OF SERVICE
 Evelin Castro-Sharif, MGA
 Shalom Chaimov, RGA
 Marc D'Emilia, GA
 Hugo Flores, GA
 Irma Gallardo, MGA
 Tiffney Harmouche, AGT
 Travis Kovach, GA
 Paul Torman, GA
 Jinelly Urena, RGA
 Alexander Wood, GA
6 YEARS OF SERVICE
 Athea Buchanan, MGA
 Eric Butt, SA
 Christopher Credle, MGA
 Christie Jauch, MGA
 Sergio Joaquin Haro, SA
 Roger Rau, AGT
 Michael Trinh, RGA
 Steven Warner, RGA
 Joshua West, SGA
 Zachary Whipple, AGT
 Greta Wilson, AGT
 Jeffrey Witherall, MGA

5 YEARS OF SERVICE

Mark Dushaj, SGA
 Seth Frisby-Jack, GA
 Mark Lahijani, RGA
 Kory Louvelle, AGT
 Felipe Machado-Santanna, GA
 Monica McKinney, GA
 Hector Mendez, RGA
 Zonia Ramirez, AGT
 Leamber Saffold, AGT
4 YEARS OF SERVICE
 Allan Allas, AGT
 Wadnerson Boileau, AGT
 Elijah Brown, GA
 Jacob Brown, GA
 Stephen Coons, RGA
 Giovanni Diduro, MGA
 Stephen Fougere, AGT
 Kanella Glimenakis, GA
 Kareen Griffith, AGT
 Albert Huff, MGA
 Jacqueline Kabluyen, RGA
 Cody Langston, GA
 Courtney Lavitch, GA
 Preston Lewis, SA
 Nina Marte, AGT
 Jadwiga Martins, MGA
 Clint Perry, RGA
 John Santosuoso, MGA
 Robert Stevens, AGT
 Melinda Tolliver, AGT

Kelly Yingling, AGT 3 YEARS OF SERVICE

Jose Anderson, GA
 Eyad Awdi, RGA
 Carly Baird, SA
 Sean Blaney, GA
 Ruben Cortez, MGA
 Hector Mendez, RGA
 William Dugan, MGA
 Mavrick Fredericks, RGA
 Casey Helly, MGA
 Joe Lewo, MGA
 Bobby Lo, MGA
 Dennis Manko, AGT
 Linda Marquez, MGA
 Sherrie McCarty, RGA
 Matthew McDowell, MGA
 Jonathan Ramirez, GA
 Ryan Reutenauer, SA
 Dorota Rusew, AGT
 Max Schober, MGA
 Cherrish Taylor, AGT
 Evelyn Thompson, GA
 Magaly Una, GA
 Jasmine L Walker, SA
 Rachel Yocca, SA
2 YEARS OF SERVICE
 Arthur Aguilar, SA
 Veronica Akinrele, SA
 Winston Armstead, GA
 Jason Ash, MGA

April Barbere, SA
 Raymond Barrios, SA
 Robert Boyd, MGA
 Brandi Britt-Broussard, AGT
 Jahns Capuchino, SA
 Jeffrey De Los Reyes, AGT
 Adarryll Dent, SA
 Michele Faul, AGT
 Elijah Findley, GA
 Shirley Ford, AGT
 David Garcia, AGT
 Gerardo Garza, AGT
 Nathan Gil, SA
 Sean Glembin, SA
 Jaycee Goodwin, AGT
 Cameron Gray, SA
 Corey Helwig, GA
 Donnette Jones, GA
 Rutuja Karande, SA
 Fazal Khan, AGT
 Malcolm King, SA
 Anton Ljuljdjuraj, SA
 Angelo Luciano, SA
 Maria Rowena Magquilat, SA
 Tara Maley, GA
 April Marquez, AGT
 Krystal McGlown, AGT
 Triston Miller, SA
 Julie Phillips, GA
 Zachary Poker, GA
 Marina Ralls, SA

Olivia Rayn, GA
 Mackenzie Ritchie, SA
 Gabriel Rocha, SA
 Julio Salazar, AGT
 Lindsay Staffieri, MGA
 Colleen Stephenson, SA
 Tyler Stevens, AGT
 Cameron Watson, AGT
 Alexis Webb, MGA
 Robert M Williams, SA
 Kyle Wrobel, SGA
1 YEAR OF SERVICE
 Delyssa Allen, AGT
 Raphael Alves, SA
 Jacquelyn Andaluz, GA
 Julian Ashley, SA
 Anthony Avila Trompiz, SA
 Frederick Bailey, SA
 Courtney Beckles, AGT
 Norvi Belisario, SA
 James Bell, AGT
 Samir Beydoun, AGT
 Helgi Bistochoett Navarro, GA
 Curtis Blair, PR
 Luis Hernandez-Gomez, SA
 Jonathan Bransford, SA
 Lindsey Brown, GA
 Wayne Burt, SA
 Logan Calman, SA
 Solgeis Cardozo Mijares, GA
 Nikki Chan, SA

Lydon Chaundy, SA
 Salena Chen, AGT
 Louis Chiappetta, GA
 Shanna Cote, SA
 Ryan Crawford, SA
 Alondra Cruz Rosario, AGT
 Christopher Davis, SA
 Helen Dellavalle, AGT
 Crizelle Delmo, AGT
 Albert Ellis, AGT
 Christopher Ellis, SA
 Bryce Engstrom, SA
 Hillary Fisher, SA
 Isaac Foster, MGA
 Robyn Foster, SA
 Shatavia Fulton, SA
 Kelsey Golko, SA
 Edgar Gonzalez Montesino, GA
 Lowana Gooch, AGT
 Shavonne Grant, MGA
 Rondexter Hawthorne, GA
 Jedidia Henderson, SA
 Ayisha Henry, AGT
 Samantha Hermanutz, SA
 Luis Hernandez-Gomez, SA
 Julian Hicks, SA
 Nathan Hodder, AGT
 Matthew Hunsberger, SA
 Terrel Hunt, SA
 Aaron Kamau, AGT
 Cody Kelly, AGT

Daniel Kooistra, SA
 Dav-Ernan Kowlessar, SA
 Mitchell Krass, AGT
 Todd Krupa, GA
 Christina LaCoursiere, SA
 Pasquale Lanni, AGT
 Dubravka Lazarevic, AGT
 Amanda Lustbader, SA
 Rochelle Magpantay, AGT
 Hetu Mahindra, PR
 Christi Manley, AGT
 Victor Martel, GA
 Kevin McCarney, AGT
 Silas Merkel, SA
 Youliana Mikhaiel, GA
 Nathan Miller, AGT
 Yolande Miller, AGT
 Meloni Montoya, SA
 Shrinidhi Nadumane, AGT
 Kendra Newton, SA
 Edward Olawumi, AGT
 Justin Oldja, SA
 Jennifer Olsen, AGT
 Firooz Omar, SA
 Francis Oneill, SA
 Robert Ore, AGT
 Clemmyesha Owens, AGT
 Harriet Parker, GA
 Terry Powers, MGA
 Steven Reeves, SA
 John Reil, SA

Shane Rendell, SA
 Claudia Reyna, AGT
 David Rhodes, AGT
 Morunny Rocun, SA
 Jeremiah Russin, SA
 Katrina Ruth, AGT
 Olivia Saenz, SA
 Garrett Salem, SA
 Rafael Sanchez Reyes, GA
 Sara Sanda, AGT
 Sonny Satterlee, AGT
 Brandon Scharmer, SA
 Roger Shatzer, SA
 Robbin Shefski, SA
 Sina Sheibany, AGT
 Cody Shucraft, SA
 Sean Smith, GA
 Matthew Sturgis, SA
 Benjamin Sulcer, SA
 John Tong, SA
 Decarleon Townsend, AGT
 Robert Trepagnier, SA
 Emmanuel Umodu, SA
 Zailin Valenzano Finol, AGT
 Osmaning Ventura, SA
 Samuel Verstraten, AGT
 Brenda Wadey, PR
 Mary Waits, SA
 Joshua Winters, GA
 Daevon Yarbrough, SA
 Brittmarie Yarian, GA

Promotions

REGIONAL GENERAL AGENT

Angel Contreras
 David Duddy
 Cristina Fox
MASTER GENERAL AGENT
 Adel Al Choufi Naim
 Stephanie Dobrzynski
 Joseph Frodella
 Shavonne Grant
 Yoxy Linares Maldonado
 David Schwartz
70% GENERAL AGENT
 Helgi Bistochoett Navarro
 Jose Collazo
 Shannon Cotter
 Oyindamola Falegan
 Daniel Prinzo
 Patrick Tivnan

67.5% GENERAL AGENT

Rebecca Amundson
 Andrew Ball
 Peter Barany
 Louis Chiappetta
 Carlos Duckworth
 David Estey-Ang
 Joseph Faisant
 Lauren Gearhart
 Michelle Hassanali
 Adam Ludolph
 Austin Macias
 Bryson McCleary
 Brittney Mizer
 Daniel Orr
 Harriet Parker
 Jimmie Parsons
 Yevgeniy Rozentsveyg
 Justin Sherman

57.5% GENERAL AGENT

Weslee Cajeras
 Raveen Franklyn
 Giorgi Gogidze
 Nicholas Micare
 Joseph Sansobriano
65% SUPERVISING AGENT
 Havis Alvarado
 Selale Booher
 Nolan Burke
 Nicole Cenkner
 Arianna Daluz
 Nafic Djendji Abdel Khalek
 Alexander Grass

60% GENERAL AGENT

Antonino Taormina
57.5% GENERAL AGENT
 Nicholas Sharp
 Kelli Simpson
 Margo Smith
 Sonora Stearns
 Morvarid Tadayon
 Myrka Villarreal
62.5% SUPERVISING AGENT
 Paula Aksenoff
 Trayvontae Allen
 Jason Beaman
 Madelin Beattie
 Aspen Bell
 Edwar Betancur

Calvin Irving
 Allysa Johansen
 Giulia Kaufman
 Luisa Loayza
 Joseph Michelin
 Christina Shanno Baldwin
 Nicholas Sharp
 Kelli Simpson
 Margo Smith
 Sonora Stearns
 Morvarid Tadayon
 Myrka Villarreal
62.5% SUPERVISING AGENT
 Paula Aksenoff
 Trayvontae Allen
 Jason Beaman
 Madelin Beattie
 Aspen Bell
 Edwar Betancur

Shaunna Bischoff
 Brian Boehmke
 Monte Boswell
 Bryan Brasil
 Stephanie Brockman
 David Burkes
 Kaela Champion
 Destinee Charity
 Gabriel Clark
 Natascha Crouch
 Jake Desiderio
 Gilbert Diaz
 Logan Dillman
 Jennifer Dowalo
 Dinory Echevarria Vargas
 Darion Fleming
 Emily Foster
 Alexis Fujikawa
 Amanda Gaines

Bradley Gienger
 Benjamin Green
 Brandon Hamilton
 Kristen Hamm
 Bryan Brasil
 Janice Hampton
 Nikki Harris
 Breann Hoenig
 Stephanie Hoerz
 Andrew Jackson
 Elijah Jackson
 Andre Jefferson
 Pamela Jenness
 Caroline Johnson
 Ashley Jones
 Jordan Jones
 Jacob Kakos
 Eryn Keller
 Katherine Kelley
 Monica Kral

Tyler Lefebvre
 Erik Lektorp
 Glorieth Liscano Gamero
 Sara Litvac
 Michael Locke
 Emilee Long
 Luisa Long
 Kurt-James MacMillan
 Michelle Maderer
 Xavier Maldonado
 Hayden Mandrake
 Reinaldo Martinez
 Joshua Marx
 Tyler R McDaniel
 Chris McElmoyl
 Jasira McGee
 Marnesha McGorgy
 Fiona McLain
 Raymond Mingo

Haeli Morris
 Jaquan Moton
 Luca Nasswetter
 Uzochiamaka Nechi
 Taras Nechiporuk
 Mac-Brien Ngunu
 Rosario Pacheco Perez
 Kenelma Pacheco-Rojas
 Justin Parker
 Rebecca Patterson
 Selah Pelley
 Lisa Plante
 Daniel Plourde
 Junie-Fed Pyronneau
 Jeffrey Rauscher
 Derek Ray
 Chevon Riley
 Ryan Rios
 Junior Rivas Briceno

James Romero
 Nichole Sanchez
 Nicole Sanchez
 Judette Ramina Servidad
 Richard Sidoti
 Alexandre Simard-Jean
 Alvin Stosich
 Arielle Surgeson
 Delaine Tavormina
 Noah Todd
 Nicholas Tompkins
 Bettina Marisa Tracey
 Toni Tsim
 Marianela Valdivia
 Jade Walden
 Ian Waring
 Anthony R Williams
 Dayton Williams
 Susan Wishard

Aubrey Wolfe
 Travis Zoba
55% SUPERVISING AGENT
 Katherine Nummy
52.5% SUPERVISING AGENT
 Ofelia Barberan
 Ginine Bucceri
 Wayne Burr
 Mitchell McLaughlin
 Patrick Minto
 Miliama Vavae
 Opal Zubery

THE Strength OF THE AIL-NILICO Team



Jason Beckman

Division Vice President
PR Field Operations

Wow! What a year this has been for American Income and National Income Life! It's incredible to think that just nine months ago, our Company pivoted to a virtual environment that allowed the Company to experience unprecedented growth month after month. Congratulations to the PR team, SGA partners, agents, and Home Office team for this amazing accomplishment.

This year provided a set of unusual circumstances that created a great equalizer for every person on the PR team. Regardless of how much tenure or experience one had with the Company, we were all rookies and our skill-set, collectively and individually, was set at novice level when it came to virtual sales.

"Our team collaborated more in 2020 than any year in the past."

Phil Jackson, Hall of Fame NBA coach, stated "The strength of the team is the individual member. The strength of each member is the team." What this saying expresses is that individual team members gain just as much from the group as the group gains from the individual. Our team collaborated more in 2020 than any year in the past as we all provided

input to move our PR team forward to remain significant to the groups we serve and the Company's growth efforts.

What I discovered with our team was that working together cohesively, towards a common goal, using different skill-sets, perspectives and knowledge enhanced our team's performance and produced an outcome to be proud of. We can all find ourselves in situations, especially in the competitive environment created by *Opportunity Unlimited*, where we are focused on individual results rather than team results. However, it is essential to recognize the contributions of others and what you or a group of people can gain from each individual. Good teamwork creates synergy where the combined effect of the team is greater than that of individual efforts.

On behalf of Team PR, we congratulate the *entire team* at AIL/NILICO for an amazing 2020 and wish all of you a wonderful Holiday Season! 🎁



AIL-NILICO MAKES TOMORROW BETTER FOR

McLennan County, Texas

Although it looked different this year, Caritas of Waco's annual **Food For Families** drive took place Friday, November 20th. Caritas is committed to the fight against food insecurity and poverty. This year, the need was even greater, so AIL-NILICO's CEO Steve Greer opened the giving opportunity to the field, as well as the Waco Home Office, to honor Bernard Rapoport in the community where he built and grew American Income.

Approximately 778 physical pounds of food were collected but the bulk of donations this year were made online. Each dollar donated was assigned a value of 2.5 pounds of food. Thanks to the Waco staff, the agency offices, and members of the PR team, AIL-NILICO donated 71,419.75 pounds of food. Great job, everyone!

Food For Families is the largest one-day food drive in Texas and is sponsored by H-E-B, KWTX, and Boy Scouts of America.

MORE THAN **71,419**
POUNDS DONATED



NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Julian Navalta	4	Matt Henderson	David Ferriolo	2	Simon Arias	William Benline	2	Hart-Dushaj
David C Williams	3	Simon Arias	Desiree Moore	2	Simon Arias	Casey Boss	2	Matt Henderson
Luis Hernandez-Gomez	3	Richard Correa	Evan Stewart	2	Simon Arias	Jacob Rosinsky	2	Nick Moore
John Schaeffer	3	Giglione-Ackerman	Evan Reid	2	Richard Correa	Ronald Dehmer	2	Theodore Pappas
Razan Zarba	3	Mathew Hart	Ashley Pitts	2	Martin Forshee	Sheila Bennett	2	Blake Ralston
Chris Lewis	3	Sabrina Lloyd	Juan Leonardo	2	Giglione-Ackerman	Jason Felton	2	Michael Vasu
Tyler Hashimoto	2	AO	Maribil Parra Echenique	2	Gonzalez-H-W	Melissa Nguyen	2	Tommy Vena
Sean Merritt	2	AO	Juan Torres	2	Gonzalez-H-W	Richard Pelliccia	2	Williams-Akinade-Musso
Melissa Quinn	2	AO	Patrina Thomas	2	Brett Gryska	Luc Honorat	2	Tom Williams
Marc Dorceus	2	Simon Arias	Marc Albo	2	Zach Hart			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Joe Lewo	9	Matt Henderson	Astrid Castrillon	4	Hemerson Gonzalez	Zach Otto	3	Sabrina Lloyd
Averigh Speciale	9	Matt Henderson	Kevin McGrath	4	Matt Henderson	Aaron Piotrowski	3	Sabrina Lloyd
Michael van Delft	8	Satti-Kanaan	Patrycja Grudzinska	4	Sabrina Lloyd	Kendall Wilson	3	Sabrina Lloyd
Eno Iftiu	7	AO	Ed-Maggie Myrthil	4	Theodore Pappas	Kamal Tayyib	3	Andrew McQuade
Mike Paragiou	7	S-S-Parks-Salvaggi	Rafael Medina	4	Jesus Romero	Martin Salavec	3	Travis Moody
Mauro Capozucca	6	Gonzalez-H-W	Victor Holmes	4	Michael Vasu	Reynolds Akuamoa	3	Theodore Pappas
Tahis Quintero Bonilla	6	Jesus Romero	Clayton Slaughter	4	Michael Vasu	Mariam Shahid	3	Theodore Pappas
Darrell Asbell	5	AO	Eyad Awdi	3	AO	Raul Angulo	3	Jesus Romero
Bobby Hamilton	5	AO	Nicki Griffiths	3	AO	Claude Hamilton	3	Satti-Kanaan
Kevin Dimery	5	Richard Correa	Jesse Rennich	3	Simon Arias	Phillip Waisman	3	Satti-Kanaan
Philip Roffi	5	Cindy Furer	Elyse Bryan	3	Souley Bah	Eric Thompson	3	S-S-Parks-Salvaggi
Kimberly Hamilton	5	Brett Gryska	Athea Buchanan	3	Jose Carvajal	Holly Bonhorst	3	Michael Vasu
Duane Shaw	5	Sabrina Lloyd	Lorena Barriere	3	Cohen-Velasquez	Tiffany Babin-Washington	3	Jay Washington
Rachel Brown	5	London Nelson	Stella Roznovan	3	Cohen-Velasquez	Johnny Fuller	3	John Young
Sara Vaz	4	AO	Santiago Calle Ramirez	3	Hemerson Gonzalez	Slavita Hut	3	John Young
Stephen Jeung	4	Cohen-Velasquez	Angel Contreras	3	Gonzalez-H-W			
Gabriela Sime	4	Fisher-Zuzick	Edward Leon	3	Hart-Dushaj			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Darcy Cordingley	5	Satti-Kanaan	Antrail Caston	2	Jose Carvajal	Alexandra Jaeger	2	Sabrina Lloyd
Moriah Chandler	4	Matt Henderson	David Soto	2	Cohen-Velasquez	Christy Anderson	2	Dorian Oldham
Carrington Hanna	3	AO	Anthony Mazurkewicz	2	Giddens-Giddens	Joseph Sansobrinio	2	Theodore Pappas
Justin Schmidt	3	AO	Cory Cannataro	2	Giglione-Ackerman	Leidy Jauregui Rojas	2	Jesus Romero
Stephanie Prince Leon	3	Jesus Romero	Maria Chacinpino	2	Gonzalez-H-W	Ashley Kopchak	2	S-S-Parks-Salvaggi
Damen Hartwick	3	S-S-Parks-Salvaggi	Benjamin Kesterson	2	Hart-Dushaj	Jonathan Conner	2	Michael Vasu
Mark Bruce	3	Michael Vasu	Adrian Horsham	2	Matt Henderson	Melissa Nguyen	2	Tommy Vena
Vanessa Farias	2	AO	Jantale Jones	2	Matt Henderson	Bowen Sweeney	2	Dustin Venekamp
Andrew Parsons	2	AO	Lisa Plante	2	Matt Henderson	Michael Castro	2	Tom Williams
Rebecca Amundson	2	Simon Arias	Antonio Grigorio Angeles	2	Sabrina Lloyd			

RGA

NAME	#	SGA	NAME	#	SGA
Beau Locker	15	Matt Henderson	Robert Janev	12	Sabrina Lloyd

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

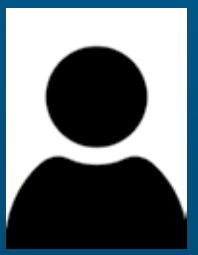
This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY RECRUITING PROGRAM



TOP RECRUITING AGENTS** NOVEMBER

TOTAL LEGACY RECRUITERS: 333 TOTAL LEGACY RECRUITS: 411



Cameron Hunter
7 Recruits
Simon Arias



Ashlee Brill
5 Recruits
Simon Arias



London Burnett
4 Recruits
S-S-Parks-Salvaggi



Haley Hayes
4 Recruits
Simon Arias



Gregory Rudolph
4 Recruits
Simon Arias

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Cameron Hunter	7	Angel Almonte	2	Mariela Godoy	2	Michelle Maderer	2	Darius Rowan	2
Ashlee Brill	5	Altina Arakelian	2	Dwayne Gomez	2	Rene Mago Salamanca	2	Ashley Rust	2
London Burnett	4	Andres Arce	2	Edgar Gonzalez Montesino	2	Mary Marquez	2	Jessica Santamarina	2
Haley Hayes	4	Taulant Bane	2	Jordan Hadesty	2	Maria Mendez	2	Zachary Shields	2
Gregory Rudolph	4	Cory Cannataro	2	John Hartin	2	Loreana Molina-Maraima	2	Francesca Tinaj	2
Astrid Castrillon	3	Mauro Capozucca	2	Tyler Hughes	2	Julian Navalta	2	Noah Todd	2
Jacob Curry	3	Ryan Cassidy	2	Kristina Joachim	2	Ryan Oliveira	2	Juan Torres	2
Christie Jauch	3	Zachary Cepis	2	Lamar Jones	2	Mike Paragiou	2	Kiana Yubitani	2
Suhibur Rahman	3	Tommy Conard	2	Emily Klich	2	Jhonatan Quintero	2	Thaer Zarhran	2
Zachary Robbins	3	Nathanael Fullem	2	Ashley Kopchak	2	David Ramirez-Benitez	2		
Michael Sertz	3	Jesse Garnier	2	Jacob Krakora	2	Fabiana Rojas Pino	2		
Tony Williams	3	Yaser Ghaleb	2	Evelyn Leon-Perez	2	Karen Romero	2		

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 2,541 TOTAL LEGACY RECRUITS: 4,873

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	58	Mam Njamba Samba	11	Tommy Conard	7	Blake Tomblin	7	Stacey Lang	6
Mohamad Raychouni	21	Jorge Caridad	10	Matthew Dawson	7	Joshua Williams	7	Michelle Maderer	6
Ransey Vazquez	21	Zachery Kertulis	10	Harold Durana	7	Justin Adams	6	Ryan McIntosh	6
Glenn Johnson	18	Alma Lozano	10	Mavrick Fredericks	7	Mark Bernsdorff	6	Linda Mitchell	6
Averigh Speciale	18	Sherrie McCarty	10	Jesse Garnier	7	Leah Bilbruck	6	Ragih Murshed	6
Gregory Rudolph	17	Nick Ramos	10	Edgar Gonzalez Montesino	7	Corey Bode	6	Maribil Parra Echenique	6
Ryan Fickert	16	Joshua Reyes	10	Robert Hughes	7	Mauro Capozucca	6	Narayana Pena Gutierrez	6
Robert Martik	14	Danny Souri	10	Cameron Hunter	7	Solgeis Cardozo Mijares	6	Samson Pinter	6
Matthew Cartwright	13	Tristan Dlabik	9	Jorge Junco	6	Jessica Chang	6	Mario Ruiz	6
Michael McKiernan	13	Casey Jarratt	9	Jalaleddin Kazemisaeid	7	Jacob Curry	6	Michael Russin	6
John Curry	12	Jon Morrow	9	Joshua McTier	7	Jonathan Da-Al	6	Jessica Santamarina	6
Gina Eudy	12	Shiv Patel	9	Jissel Melendez	7	Adarryll Dent	6	Anthony Scaccia	6
Christie Jauch	12	Bruce Alford	8	Beau Minnick	7	Kelly Ekker	6	Michael Sertz	6
Julian Navalta	12	Taulant Bane	8	Brandon Minor	7	Rodrigo Garcia	6	Lawrence Smith	6
Anthony Almeida	11	Ryan Cassidy	8	Brent Nachbur	7	Dwayne Gomez	6	Felicia Steele	6
Tiffany Babin-Washington	11	Nelly Cuba De Tabares	8	Briana Porter	7	Sarah Gruber	6	Devena Stewart	6
Deven Brijmohan	11	Erin Frazier	8	Kirsten Puhl	7	Arif Hajro	6	Jordan Stoddard	6
Ashlee Brill	11	Jillian Getz	8	Erica Robertson	7	Alexus Hawkins	6	Rosa Teixeira	6
Trace Johnson	11	Jordan Hadesty	8	Cameron Russell	7	Ryan Haynes	6	Eric Thompson	6
Ahmed Kassem	11	Marsei Hogan	8	Joseph Stapleton	7	Kingsley Ibeh	6	Anton Tinaj	6
Michael Lewo	11	Adianez Rodriguez	8	Cherrish Taylor	7	Eno Ifthu	6	Gianni Toma	6
Mesele Ruhland	11	Ariella Serur	8	Joseph Tomanovich	7	Peter Kwiatkowski	6	David Tucker	6

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

★

Taulant Bane
Dustin Venekamp
16 Recruits
GOLD

★

Ashley Rust
James Cunningham
16 Recruits
GOLD

★

Tristan Dlabik
Simon Arias
15 Recruits
GOLD

★

Trace Johnson
Dustin Venekamp
15 Recruits
GOLD

★

Travis Kovach
S-S-Parks-Salvaggi
15 Recruits
GOLD

★

Averigh Speciale
Matt Henderson
15 Recruits
SILVER

★

Edgar Gonzalez Montesino
Jesus Romero
6 Recruits
BRONZE

★

Tomarus Burks
Tom Williams
5 Recruits
BRONZE

★

Ryan Cassidy
Bob Olson
5 Recruits
BRONZE

★

Jesse Garnier
AO
5 Recruits
BRONZE

★

Katherine Lim
Mathew Hart
5 Recruits
BRONZE

★

Michelle Maderer
Jesus Romero
5 Recruits
BRONZE

★

Robert Martik
Simon Arias
5 Recruits
BRONZE

★

Joshua McTier
Brandon MacDonald
5 Recruits
BRONZE

★

Michael Sertz
Matt Henderson
5 Recruits
BRONZE

★

Jeffrey von Kienast
Josh West
5 Recruits
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



CONTEST PERIOD: WEEKS ENDING 1/8, 1/15, 1/22 & 1/29

Let's kick off the year by building our teams — you could win big! SGAs will compete within their category. Winner will have the largest percentage increase in January hires over baseline hires in the fourth quarter of 2020. **Winners get a personalized jersey of their favorite NFL team with their name on the back.**



Contact Michael LiBassi at malibassi@aillife.com with questions.

WINNERS: 17 AWARDS IN TOTAL

- Category 1: top 2 SGAs receive award
- Category 2: top 2 SGAs receive award
- Category 3: top 2 SGAs receive award
- Category 4: top SGA receives award
- Category 5: top SGA receives award
- Category 6: top SGA receives award
- Category 7: top SGA receives award
- Category 8: top SGA receives award
- Category 9: top SGA receives award
- Category 10: top SGA receives award
- Category 11: top SGA receives award
- Rookie: top SGA receives award

Top Director with highest percentage increase in hires receives award

Top VP team with highest percentage increase of hires receives award (VP only)

NOTES: Definition of a hire: Reported on the recruiting workbook

- Take fourth quarter baseline hires and compare January hires for weeks ending 1/8, 1/15, 1/22 & 1/29 to get highest percentage of hires increase
- Permanent state: signed up and paid for licensing course (hires verified by school rosters)
- Temp license state: submitted setup kit and applied for temporary license through Home Office

The THRIVE Encore



Michael LiBassi

Division Senior Vice President
American Income Life &
National Income Life Divisions

As you are aware by now the theme for 2021 is "Thrive." However, as I reflect on 2020 and look at the definition of our new theme, I can't help but connect the two together. By definition, Thrive means:

1. *To grow vigorously: flourish*
2. *To gain in wealth or possessions: prosper*
3. *To progress toward or realize a goal despite or because of circumstances*

This year, YOU helped the company grow the agent count by 2,000+ representatives! YOU helped the company break \$250 Million ALP for the first time in our history! YOU brought us within striking distance of achieving our vision of 10,000 agents! And

YOU achieved all this *despite* the potential challenges this year had in store. Since there is no question that WE Thrived in 2020; now we need to provide an even better encore in 2021!

How can you help? By planning your vision for 2021 for how YOU plan to Thrive! Whether your goal is to excel as a personal producer or grow within the leadership ranks; know that we both need you and support your vision! Take time to reflect on your 2020 and ask yourself these questions:

What worked well that I am grateful for?

Even though we are fortunate enough to celebrate a strong 2020 as a company, we must be aware these times have been challenging for many. Reflecting on the things we did well and are grateful for is a great way to go into 2021 with the right mindset.

Where did I fail? What did I learn?

"Failure is never fatal unless it is final." If you gave enough effort in 2020 that would indicate you failed several times. Failure is where growth happens as long as you evaluate that failure and identify how you will do things differently moving forward to avoid history repeating itself.

What areas of the business will I exercise courage to stretch, grow, and learn in 2021?

Nothing truly great has happened while someone was in their comfort zone. Identify the key areas you wish to improve then commit to a game plan that takes you out of your comfort zone. That will help you excel in these areas.

Who else do you know who would like to "Thrive" in 2021 that should join our team?

There is no doubt that 2021 at AIL/NILICO will be one for the record books. With a growing company comes opportunities to grow and prosper and YOU can share that opportunity with others. If you aspire to Thrive in a leadership role with our company in 2021 there is no better way to do so than by surrounding yourself with like-minded individuals with a similar vision.

Can you hear that? It's the crowd screaming "Encore! Encore! Encore!" I can hardly wait to show them what we have planned for 2021. And I can't wait for YOU to Thrive this year! 🎉

Make
Tomorrow
Better

San Dimas, CA

American Income Life, in partnership with the Desi Dimitrova Agency Owner office, donated \$15,000 to the La Verne – San Dimas Educational Foundation. Since 1983, LVSDEF has been supporting the Bonita Unified School District which, like many other local school districts, has experienced ongoing significant budget cuts. With the support of LVSDEF, strong leadership, exceptional teachers, and dedicated staff members, BUSD has been recognized as one of the top-performing districts in the state

This donation supports **Better Bonita**, which focuses its efforts towards mental health and wellness for both teachers and young children. They are committed to enhancing educational opportunities for more than 10,000 BUSD students.



Atlanta and Savannah, GA

American Income Life, in partnership with the Jamison Weatherspoon Agency Owner office, donated \$7,500 each to the Atlanta Dream Center, and Divine Rest, Inc. in Savannah.

► **Atlanta Dream Center** works on the front-lines every day rescuing men and women out of sex trafficking and homelessness and preventing vulnerable children from falling victim. They provide training to law enforcement, fire departments, emergency rooms, and judges, and helped lead anti-trafficking efforts associated with large events throughout the country.



▼ **Divine Rest** equips, encourages, and empowers single, homeless women with skills to enhance their quality of life. They provide guidance, support, and housing for women in need of a fresh start by getting them off the streets and into a safe, stable environment.



Fundraiser to Place Foster Kids Goes Viral

Have you ever experienced the phenomenon of developing an idea that ended up taking on a life of its own far beyond what you had imagined? The leaders at the **Vasu SGA Office** have!

Mike Vasu asked RGA Andy Batten to set up a fundraising project for the Holiday season. Andy learned of a Texas non-profit trying to raise money to help place foster kids living in CPS offices due to COVID-19. The problem was he found out about the project the night before their Giving Tuesday event.

With little time to act, the agency office decided to support this cause. Andy then set up a modest fundraiser for his Bible study group to benefit Arrow Child & Family Ministries for Giving Tuesday. Arrow serves children who have experienced abuse, trauma, or instability, through foster care by recruiting and training foster families. According to Andy, "There are many kids in 'the system' waiting for a home and family. With COVID, the process has slowed to where kids are living in less than ideal conditions, some living in offices, as the system struggles to adapt." Arrow's goal was to help 10 kids find new families and a home for the holidays.

Arrow estimates it costs approximately \$1,000 to place a child in foster care, so Andy set out to raise \$1,000 to place a child with a foster family for the holidays. The first thing that happened was that the Vasu SGA Office used its social media presence to back the fundraiser. It was at this point, Andy says the effort "snowballed."

When Andy spoke to members of the Bible Study group they felt the \$1,000 goal was too small. RGA Justin Adams and SGA Kevin Holtz wanted to get their offices involved and posted links to the fundraiser on Facebook. In a matter of hours, it spread to 14 SGA offices around the country, their leadership teams, agents, their families, and friends.

As of Christmas Eve, Arrow reported that **11 kids**, one of whom had been living in a CPS office for 120 days, were placed with families for the holidays. Once again, our ALL family proves that where there is a need, we will step up.



The **BUSINESS** ATHLETE

By Giovanni Diduro
MGA, Brett Gryska SGA Office



WHEN THE SAN ANTONIO SPURS STARTING LINEUP TAKES THE COURT, YOU WOULDN'T SEE 6'6" JERSEY NUMBER 20, FOR MANU GINÓBILI. INSTEAD, YOU WILL SEE HIM COURTSIDE, **READY TO GO IN WHEN HIS TEAM NEEDS HIM MOST.**

For many players, this role of bench-side until needed would counter with their quest for stardom. However, this didn't stop Ginóbili from becoming one of the greatest sixth men in history and one of only two players to have won a EuroLeague title, an NBA championship, and an Olympic gold medal. Ginóbili's willingness to **PUT THE TEAM ABOVE HIS OWN DESIRE FOR FAME** not only gave his team an advantage, but it gave Ginóbili the humility to earn his success.

Just like Ginóbili, this career teaches you the importance of **SACRIFICING FOR THE TEAM** not just for the team's overall success, but your personal achievements. By focusing less on your victories and more on the overall success of those around you, you **BUILD LEADERSHIP SKILLS** that cannot be achieved in your solo career. As an MGA, this lesson is important now more than ever for my team and me. Ginóbili was a relatively late bloomer, entering the NBA arena at age 25 in an era when the NBA was accepting mostly teenagers. Even now, with the minimum age of 19 to enter the NBA, and the average rookie age of 22, one can see how 25 can seem a bit old in NBA terms. This parallels our careers since many come to their first position of field agent at various stages of their lives. Some come straight from high school or college while others find this opportunity mid or even late-career. Either way, the tools are there and accessible to all. I came to this career shortly after college and after a few years on other career paths. NILICO didn't judge me any differently than those with more experience, as long as I put in the **GRIT AND HARD WORK**, just like Ginóbili exhibited. Ginóbili's determination carried throughout his career, and at the age of 39, was the first player to score 20 or more points

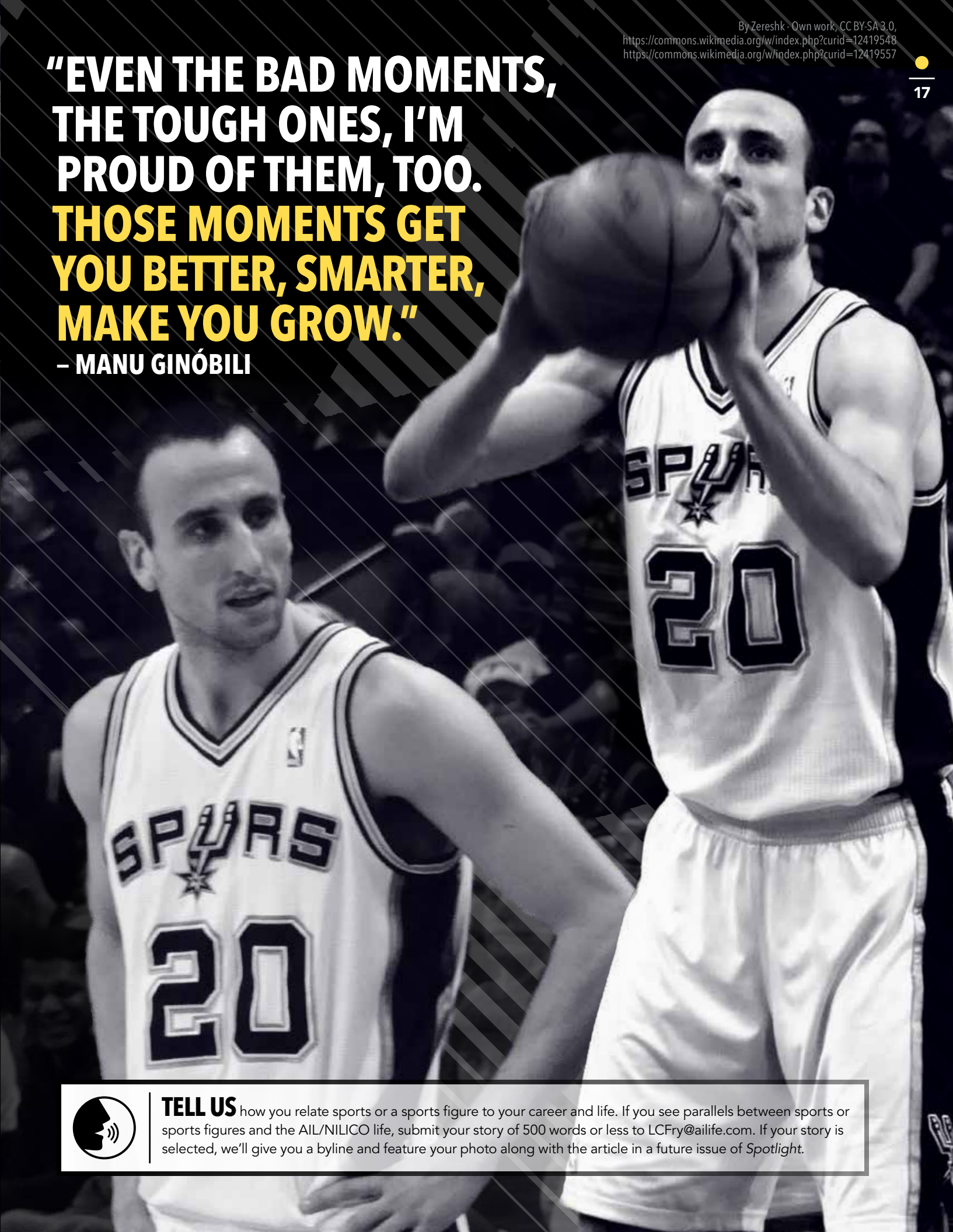
off the bench in a playoff game since the NBA began. In January 2018, he became the only player in NBA history to have multiple 20-point games off the bench at age 40 or older. He also became the first player in his 40s to score 15-plus points in back-to-back games since Michael Jordan in 2002-03. Known for being a **RELIABLE AND VERSATILE** backcourt player, Ginóbili exemplified how to succeed long-term in the NBA with clutch play, up-tempo and aggressive style, and is known as one of the most successful floppers ever. The skills that brought him success apply off the court too. Most importantly, **VALUING THE TEAM FIRST LEADS TO THE GREATEST RESULTS FOR ALL.** ☺

"I'VE SAID BEFORE I PLAY EVERY SEASON AS IF IT'S THE LAST ONE."
- MANU GINÓBILI

"EVEN THE BAD MOMENTS, THE TOUGH ONES, I'M PROUD OF THEM, TOO. THOSE MOMENTS GET YOU BETTER, SMARTER, MAKE YOU GROW."
- MANU GINÓBILI



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to LCFry@aillife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



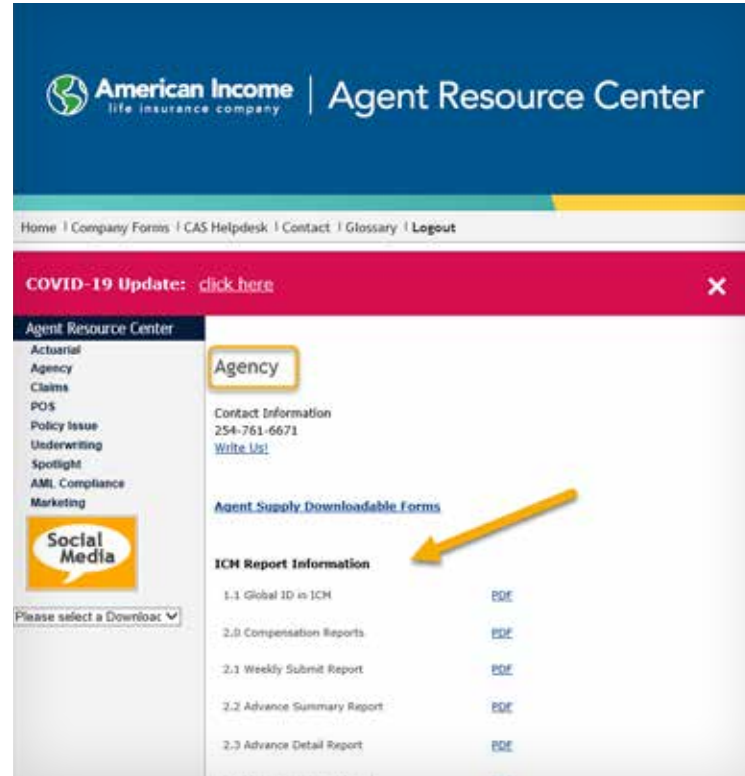
ICM is Now LIVE!

AIL-NILICO's long-awaited Incentive Compensation Management (ICM) system is LIVE!

The system calculates weekly advances, weekly bonuses, and commissions on in-force business. ICM also features updated advance and bonus calculations on a daily basis. This provides daily visibility into an agent's advance and bonus achievement — no more waiting until the end of the week to view results!

The link to the new ICM Web Portal is <https://icemail.globelifeinc.com/>
Sign in using your email address*

*same email address on Agent Workspace profile



Agent Name	Level	4 mo Ret	13 mo Ret	4 mo Ret +1	4 mo Ret +2	Weekly ALP Gross	Weekly ALP Net	Weekly 6 Net	Weekly Lapses	MTD Lapses	Weekly Advance	WGB Bonus	Leadership Bonus
	01	0.0	0.0	0.0	0.0	3,564	3,564	3,564	0	0	1,437	259	0
	03	79.0	0.0	76.0	77.0	3,654	1,914	3,654	-1,019	-1,019	81	0	158
	01	0.0	0.0	0.0	0.0	0	0	0	0	0	0	0	0
	01	0.0	0.0	0.0	0.0	793	793	793	0	0	251	0	0
	01	80.0	0.0	81.0	79.0	3,551	2,340	0	-2,637	-5,987	687	772	0

Management Dashboard

Benefits:
Weekly Sales and Compensation listed for everyone in your agent hierarchy in one place

GlobalID	Agent Name	Company	Country	Ownership %	Print Preview
2000	John Doe	AIL	USA	100%	Print

GlobalID	Contract Code	Title	Global ID	Manager
2000	1000	Agent	2000	John Doe

GlobalID	Weekly Production Life	Weekly Production A&H	Weekly Production Total	Advance	Deferred Chargeback
2000	4,145.76	78.00	5,099.64	2,829.79	0.00
2000	268.56	0.00	268.56	-438.98	-438.98
2000	4,414.32	78.00	5,368.20	2,390.81	-877.96

Weekly Advance Report

- Consolidated Report for all activity across all agent accounts
- Summarized sales and compensation amounts
- Details available with one click

Weekly Advance Detail Report

Benefits:
Policy details available for viewing and easy export to Excel

AgentID	Type	Pers Prod	Insured's Name	Policy Number	Life or A&H	Plan Short	Bill Form	Bill Mode	Issue Date	Run Date	Annualized Premium	Commission Rate	Annualized Advance	Rate Advance	Notify Trailer	F&M	Conv	ALP	Writing	Export to Microsoft Excel
SUB	Yes			LIFE WLFUW	G	01	01/15/21	12/15/2020	275.16	90.00%	247.64	65.00%	0.00	NOPEL	No	No	No			
SUB	Yes			LIFE WLEX7MN	G	01	12/09/20	12/10/2020	917.04	82.00%	751.97	65.00%	488.78	FCADV	No	No	Yes			
SUB	Yes			A&H A71MFKCA	G	01	12/09/20	12/10/2020	76.00	39.50%	30.81	65.00%	20.00		No	No	No			
SUB	Yes			LIFE WLEX7MN	G	01	12/09/20	12/10/2020	613.56	82.00%	503.12	65.00%	327.03	FCADV	No	No	Yes			
SUB	Yes			LIFE WLP7MN	G	01	12/09/20	12/10/2020	134.04	85.00%	113.93	65.00%	74.00		No	No	Yes			
SUB	Yes			LIFE SRGWL7MN	G	01	12/11/20	12/14/2020	1,945.08	90.00%	1,750.57	65.00%	1,137.87	FCADV	No	No	Yes			
SUB	Yes			LIFE WUR7FN	G	01	12/14/20	12/15/2020	536.04	90.00%	482.44	65.00%	313.58	FCADV	No	No	Yes			
SUB	Yes			LIFE ADD-ON	G	01	12/07/20	12/16/2020	200.04	82.00%	154.09	65.00%	106.52		No	No	Yes			
SUB	Yes			LIFE WUR7FN	G	01	12/15/20	12/16/2020	356.04	90.00%	320.44	65.00%	208.28	FCADV	No	No	Yes			
SUB	Yes			LIFE WLP7MN	G	01	12/15/20	12/16/2020	259.80	85.00%	220.83	65.00%	143.54		No	No	Yes			

GlobalID	Agent Name	Company	Country	Ownership %	Print Preview
2000	John Doe	AIL	USA	100%	Print

Agent Name	Title	Company	Country	Manager Type	Pay Date
John Doe	Agent	AIL	USA	Direct	12/15/2020

SYMB	Writing Agent Manager	Writing Agent	Hire Date	Bonus Gross ALP	Bonus Net ALP	WGB Bonus	P1 WGB Bonus	Initial Leadership Bonus
2000	John Doe	John Doe	11/17/2009	2,334.33	2,054.32	320.42	65.00%	210.39
2000	John Doe	John Doe	11/25/2014	8.00	0.00	0.00	65.00%	0.00
2000	John Doe	John Doe	9/7/2016	4,311.98	3,810.48	476.12	65.00%	398.74
2000	John Doe	John Doe	9/6/2021	1,824.00	1,608.44	212.41	65.00%	177.72

Bonus Reports

- Benefits:
- Easy access to bonus details
 - Easy access to bonus reports for agents within your hierarchy

Questions regarding ICM Web Report or access to the new ICM Web Portal can be directed to ICMQuestions@ailife.com

ICM Training Documents and Videos are available in the Agency Resource Center, under the Agency Page



Announcing the AIL-NILICO 2021 MARCH MADNESS \$100K CHALLENGE FOR PERSONAL PRODUCTION

We're doubling the action in 2021 as we award a total of **\$100K** divided between the Rookie Producers category and the Veteran Producers category!

HOW TO QUALIFY

The Top 256 Rookie Personal Producers (coded 1/2/2020 and after) and the Top 256 Veteran Personal Producers (coded on or prior to 1/1/2020) for the month of January 2021 will determine eligibility for each category.

- Final numbers determined EOM based on January 2021 AP&Ps (status updates weekly).
- Adjustments will be made for any applications written prior to 12/31/20 and ADB/WP.
- Must meet minimum quality standards to qualify.

CONTEST PERIOD

Six weeks — First round starts with advance cutoffs 3/3 & 3/4
Final round ends with advance cutoffs 4/7 & 4/8

THE CONTEST

The Top 256 personal producers for each category will be broken into four brackets of 64 each:

- 1ST BRACKET = Producers 1–64
- 2ND BRACKET = Producers 65–128
- 3RD BRACKET = Producers 129–192
- 4TH BRACKET = Producers 193–256

- In each of the four brackets, the 1st place producer will be paired against the 64th, the 2nd place will be paired against the 63rd, and so forth until all 64 are paired for the first round.
- Brackets will be announced before the contest commences so all participants can know who they will be playing next.
- The winner of each weekly matchup (as of advance cutoffs for that week) will continue on in their respective bracket. Each of the losers will continue to compete in the Runners-up Challenge for each of the four brackets for the remaining 5 weeks.
- Winners will be determined by the overall production accumulated over the entire six-week contest period and meeting quality standards (RTN/NTG).

PRIZES

- The top two (2) finishing producers in each brackets will be awarded a cash prize.
- The four (4) 1st place winners will also receive a March Madness Trophy.
- Top 5 overall producers in the Runners Up challenge in each of the four (4) brackets will also receive cash prizes:

Cash Prizes — \$50K as shown below for each category (total of \$100K)

		BRACKET 1	BRACKET 2	BRACKET 3	BRACKET 4
Winners	1 st Place	\$7,000	\$5,000	\$3,500	\$2,500
	2 nd Place	\$3,500	\$2,500	\$1,800	\$1,300
Runners Up	1 st Place	\$3,000	\$2,000	\$1,500	\$1,000
	2 nd Place	\$2,500	\$1,500	\$1,250	\$ 750
	3 rd Place	\$2,000	\$1,000	\$ 750	\$ 500
	4 th Place	\$1,500	\$ 750	\$ 500	\$ 350
	5 th Place	\$1,000	\$ 500	\$ 300	\$ 250

GET YOUR GAME FACE ON!

How you perform in January determines whether you qualify to participate in this contest. Get ready to blast into 2021 for a chance to win cash, trophies, and bragging rights!



November Results

Sales

BEST November EVER in our company history!

- **\$19,829,749 Net ALP** compared to \$17,512,920 in November 2019
- **13.23% Growth** over November 2019
- **11.76% YTD Growth**
- **10th consecutive month** of breaking a company record for that respective month!

Recruiting

- **1,499 New Associates** for November — **NEW NOVEMBER RECORD!**
- **15.4% New Associate Growth** over November of 2019
- **19.5% New Associate Growth YTD**
- Agent count is now **9,833**

Quality/Conservation

- **3,553 policies** conserved in November
 - 2,303 reinstatements
 - 1,250 reopens

Public Relations

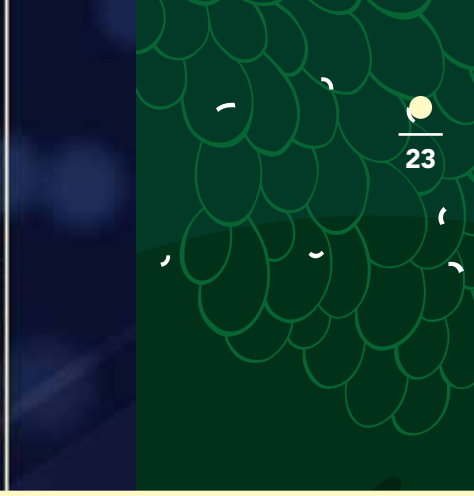
- **85,672 leads received** — 12% increase over November 2019
- **14,639 ORI leads received** — 9% increase over November 2019



Renewals

TOTAL OCTOBER RENEWALS
RELEASED IN NOVEMBER: **\$7,014,420.17**
TOTAL AGENTS: **4,784**

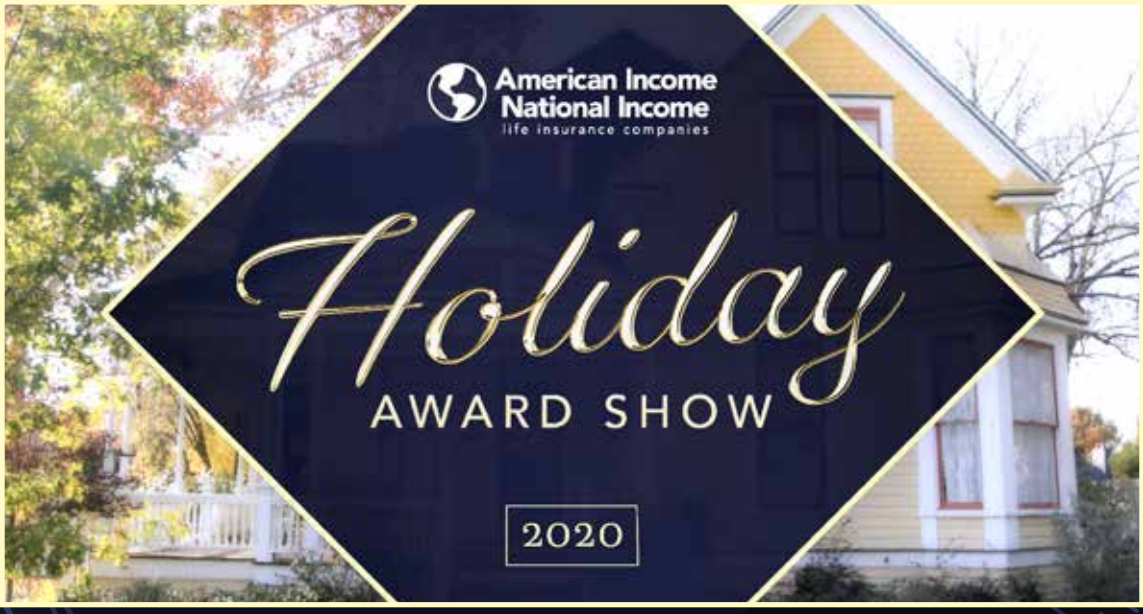
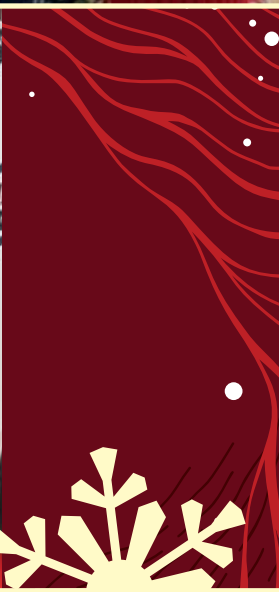
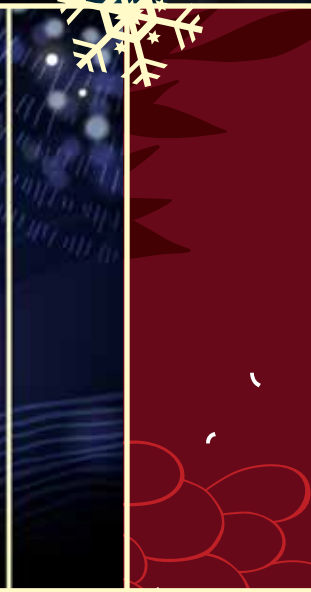
THRIVE



Virtual Awards Show

— REAL FUN!

The AIL Holiday Awards Show was held on Saturday, December 5, with a Pre-Show, held on Facebook at 6:30 pm Central Time, followed by the Awards Show at 7 pm. Everyone at AIL-NILICO was invited to this event, and we hope you were able to tune in to cheer on our 2019 award winners and have a few laughs with members of the Home Office management team. #uglyswearers #fruitcakes





1
KALEN DUGAN
EL SOBRANTE, CA



2
MOHAMMED SAEED
ST LOUIS, MO



3
LOLITA ENCELA
AUCKLAND, NZ



4
PHOEBE HE
LOS ANGELES, CA



5
RACHAEL GLAMP
LYNNWOOD, WA



6
ALVIN NG
VANCOUVER, BC



7
MICHAEL SCHULZE
ORLANDO, FL



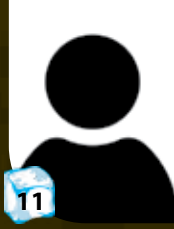
8
PEDRO DAVILA NETO
ORLANDO, FL



9
SAMUEL HOLDEN
ROCHESTER, NY



10
OLALEKAN AKINNUSI
EDISON, NJ



11
KELLY JONES
ORLANDO, FL



12
VALENTINA DIAZ
HOUSTON, TX



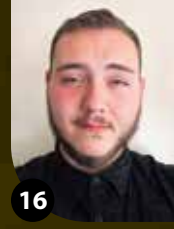
13
AMY MONTELIUS
SAN DIMAS, CA



14
KLAUDIO MERIZAJ
CORONA, CA



15
TYJERE MORROW
INDIANAPOLIS, IN



16
GAVIN GAVAZZI
ROCHESTER, NY



17
TAYARI OTIS
ORLANDO, FL



18
ALEXANDRA LONGO
SAN BERNARDINO, CA



19
KIMBRIA BRACEY
JACKSON, MS



20
CORY CANNATARO
EDISON, NJ



ICEBREAKERS
SCOTT URBANOWICZ
ORLANDO, FL



CORY WRAY
OKLAHOMA CITY, OK



DAMARAS OBI
EDISON, NJ

NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Kalen Dugan	\$47,501		85.4	Harold Durana	AO
2	Mohammed Saeed	\$34,574	100		Joseph Gojcay	Hart-Dushaj
3	Lolita Encela	\$28,170	100		Jonathan Da-Al	Steve Friedlander
4	Phoebe He	\$28,161	91		Marissa Tam	Saavedra-Longino
5	Rachael Glamp	\$27,523		84.8	Darez Meriwether	AO
6	Alvin Ng	\$26,427	96		Alex Kae	AO
7	Michael Schulze	\$25,392	90		Joe Lewo	Matt Henderson
8	Pedro Davila Neto	\$23,115	85		Joe Lewo	Matt Henderson
9	Samuel Holden	\$22,621		82.6	Selma Ogresovic	Brett Gryska
10	Olalekan Akinnusi	\$21,962	100		Michelle Olivo	Giglione-Ackerman
11	Kelly Jones	\$21,722	100		Joe Lewo	Matt Henderson
12	Valentina Diaz	\$21,204	100		Rafael Medina	Jesus Romero
13	Amy Montelius	\$20,453		87.1	Phi Phan	Desi Dimitrova
14	Klaudio Merizaj	\$20,305		79.7	Eno Iftiu	AO
15	Tyjere Morrow	\$19,798	93		Duni Olusegun	James Cunningham
16	Gavin Gavazzi	\$19,740		77.0	Ryan Witham	Brett Gryska
17	Tayari Otis	\$19,716	92		Joe Lewo	Matt Henderson
18	Alexandra Longo	\$19,589		83.5	Shawn Lewicki	Hart-Lewicki
19	Kimbria Bracey	\$19,506	87		Ashley Clarke	Ernest Powell
20	Cory Cannataro	\$19,263	87			Giglione-Ackerman
21	Christopher Rolph	\$19,179		83.3	Daniel Perkins	AO
22	Scott Urbanowicz	\$19,085	100		Joe Lewo	Matt Henderson
23	Sergio Hernandez	\$18,614	86		Joe Lewo	Matt Henderson
24	Yoxy Linares Maldonado	\$18,376	98		Yoxy Linares Maldonado	Jesus Romero
25	Ashley Mysza	\$18,239	96		John Vacca	Tommy Vena
26	Milisa McKinney	\$18,038	86			Saavedra-Longino
27	Cory Wray	\$17,615	100		Joe Lewo	Matt Henderson
28	Rahiem Chaney	\$17,480		79.9	Daniel G Johnson	Andre McCallum
29	Damaras Obi	\$17,287	100		David Duddy	Giglione-Ackerman
30	Brandine Floyd	\$17,193	89		Jesse Fullmer	AO
31	Austen Oakes	\$17,136	88		John Vacca	Tommy Vena
32	Shirly Palacios	\$17,102	90		Bobby Park	AO
33	Lloyd Patterson	\$17,062		74.3	Mark Lahijani	Theodore Pappas
34	Diego Cordeiro	\$16,960	88		Walter Icaza	Beto Quintero
35	Joseph Michelin	\$16,879		84.4	Matthew Hudlin	Laura Fisher
36	Jihad Ottallah	\$16,777		92.1	Matthew Conrad	S-S-Parks-Salvaggi
37	Michael Locke	\$16,743	95		Ryan Wilson	Philip Prata
38	Jason Johnston	\$16,652	100		Michael Raven	Giddens-Giddens
39	Nesmar Vielma	\$16,517	99		Angel Contreras	Hemerson Gonzalez
40	Christopher Gilbert	\$16,386	100		Michael Russin	Simon Arias
41	Amber Sweeney	\$16,330	100		Blake Tomblin	Simon Arias
42	Kurt Evans	\$16,256	94		Alec Seibold	Josh West
43	Herlin Celicourt	\$16,221	92		Jean M Joseph	Tom Williams
44	Luis Soriano	\$16,105	94		Jeffrey Espinal	Theodore Pappas
45	Marla Seicean	\$16,081	89		Zachery Kertulis	S-S-Parks-Salvaggi
46	Alessandra Vieira	\$15,953	96		Omar Billy	Jamison Weatherspoon
47	Carrington Hanna	\$15,715	90		Eno Iftiu	AO
48	Tydarryl Gleason	\$15,541	100		Edward Leon	Hart-Dushaj
49	Bart Barrett	\$15,447	88		Michael Burningham	AO
50	Loreana Molina-Maraïma	\$15,395	92		Angel Contreras	Hemerson Gonzalez

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Kalen Dugan	\$461,534		85.4	Harold Durana	AO
*2	Kevin Gillum	\$418,365		91.2	Mark Neilson	AO
*3	Jonathan Rindt	\$235,394		79.4	Tristan Dlabik	Simon Arias
*4	Robert Jackson	\$225,307		76.0	Tristan Dlabik	Simon Arias
*5	Serge Brouillette	\$212,948		87.3	Eyad Awdi	AO
*6	Weslee Cajeras	\$208,506		89.6	Jonathan Da-Al	Steve Friedlander
*7	Joshua Hosenbold	\$205,840	86		Joe Lewo	Matt Henderson
*8	Rachael Glamp	\$193,812		84.8	Darez Meriwether	AO
*9	Alexandra Longo	\$187,580		83.5	Shawn Lewicki	Hart-Lewicki
*10	Vivian Trinh	\$187,111		73.0	Denis Snyder	AO
11	Trenton Miller	\$182,955		81.5	Mark Neilson	AO
12	Joseph Michelin	\$182,288		84.4	Matthew Hudlin	Laura Fisher
13	Ashton Hammond	\$172,954	80		Joe Lewo	Matt Henderson
14	Todd Krupa	\$170,629		91.1	Jessica Chang	AO
15	Kirsten Puhl	\$158,802	92		Trace Johnson	Dustin Venekamp
16	Nicholas Llewellyn	\$158,763		80.8	Brent Bowling	S-S-Parks-Salvaggi
17	Phoebe He	\$158,731	91		Marissa Tam	Saavedra-Longino
18	Devin Finley	\$156,435		83.1	Matthew Dawson	S-S-Parks-Salvaggi
19	Amy Montelius	\$149,675		87.1	Phi Phan	Desi Dimitrova
20	Adrian Horsham	\$144,593		79.6	Joe Lewo	Matt Henderson
21	Travis Carpenter	\$144,439		91.4	Jacqueline Kabluyen	AO
22	Scott Whitford	\$142,005	92		Saury Espailat	Ryan Bisanz
23	Kevin Pharaon	\$142,001	92		Timothy Bugge	Simon Arias
24	Christopher Rolph	\$141,349		83.3	Daniel Perkins	AO
25	Nicole Cenknner	\$141,206		74.6	Jonathan Jones	Corey Neff
26	Samuel Holden	\$138,553		82.6	Selma Ogresovic	Brett Gryska
27	Cory Cannataro	\$138,321	87			Giglione-Ackerman
28	Sophia Cowie	\$137,283		90.6	Sophia Cowie	AO
29	Ladan Rahbary	\$135,702	91		Bruce Vjaje	AO
30	Damaris Trejo	\$132,755		81.5	Zach Otto	Sabrina Lloyd
31	Kimbria Bracey	\$132,328	87		Ashley Clarke	Ernest Powell
32	Lambert McLrath	\$130,983		77.0	Brent Bowling	S-S-Parks-Salvaggi
33	Marc Futterweit	\$127,140		83.4	Corey Helly	Giglione-Ackerman
34	Bryan Stoddard	\$127,132	87			Josh West
35	Cash Sampson	\$126,947		82.9	Brandon Minor	AO
36	Eddie Beleshi	\$126,786	98		Joseph Gojcay	Hart-Dushaj
37	Adam Wheeler	\$126,719		81.7	Michael van Delft	Satti-Kanaan
38	Evelyn Hoyos	\$126,367	89			Saavedra-Longino
39	Abeni Reynolds	\$125,452		79.5	Timothy Bugge	Simon Arias
40	Roxana Campos	\$125,170		88.0	Jacqueline Kabluyen	AO
41	Blair Sheppard	\$124,900	86		Steven Sparkes	AO
42	Katherine Nummy	\$124,318		83.2	Kimberly Hamilton	Brett Gryska
43	Susana Vargas	\$123,247		75.8	Ed-Maggie Myrthil	Theodore Pappas
44	Louis Chiappetta	\$122,773		84.9	Joseph Tomanovich	AO
45	Sergio Hernandez	\$122,520	86		Joe Lewo	Matt Henderson
46	Truman Falkner	\$121,309		87.8		Blake Ralston
47	Marc Albo	\$120,949	85		Paul Smith	Zach Hart
48	Renee Zinsky	\$120,565		88.4	Michael Russin	Simon Arias
49	Henry Jacobs	\$120,307		80.6	John Santosuosso	Brett Gryska
50	Tanner Arbutnot	\$118,249		79.9	Joe Lewo	Matt Henderson

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



1
JOSHUA DISHONG
COLUMBUS, OH



2
DUNI OLUSEGUN
INDIANAPOLIS, IN



3
MUHAMMED ASHRAF
FLUSHING, NY



4
CARMEN ARROYO
FLUSHING, NY



5
IAN PICKETT
VANCOUVER, BC



6
LILY SAKAI
LOS ANGELES, CA



7
MICHAEL VAN DELFT
HALIFAX, NS



8
ROGER FUNG
TRACY, CA



9
JOANNA HANSEN
PALMER, AK



10
MIKE REED
LONDON, ON



11
GJON LJULJDURAJ
ST LOUIS, MO



12
BROCK LAMPEE
PHOENIX, AZ



13
AREF SAYEGH
HALIFAX, NS



14
KRISTOPHER BOUR
COLUMBUS, OH



15
FARNAZ FOTOVAT AHMADI
MARKHAM, ON



16
NELSON RADNOTY
AUCKLAND, NZ



17
DYLAN WHITE
TACOMA, WA



18
JOACHIM JEAN
SOUTH PORTLAND, ME



19
IRMA GALLARDO
GARDEN GROVE, CA



20
MICHAEL EZEAFULUKWE
INDIANAPOLIS, IN

NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Joshua Dishong	\$67,569	76.5	Joshua Dishong	S-S-Bendure-Hartwig
2	Duni Olusegun	\$52,128	75.8	Duni Olusegun	James Cunningham
3	Muhammed Ashraf	\$49,631	81.3	Sabrina Kryshundayal	Theodore Pappas
4	Carmen Arroyo	\$46,768	80.3	Levar Morgan	Theodore Pappas
5	Ian Pickett	\$32,356	83.1	Bobby Gujral	AO
6	Lily Sakai	\$31,915	90.8		Cohen-Velasquez
7	Michael van Delft	\$28,792	84.9	Michael van Delft	Satti-Kanaan
8	Roger Fung	\$26,930	78.1		Mathew Hart
9	Joanna Hansen	\$24,229	83.7	Chris La Fond	AO
10	Mike Reed	\$22,678	95.5	Meaghan Krecsko	AO
11	Gjon Ljuljduraj	\$22,650	100.0	Joseph Gocaj	Hart-Dushaj
12	Brock Lampee	\$22,484	92.4	Dustin Dunbar	Dustin Venekamp
13	Aref Sayegh	\$22,015	93.7	Phillip Waisman	Satti-Kanaan
14	Kristopher Bour	\$21,077	89.1	David Stuart	S-S-Bendure-Hartwig
15	Farnaz Fotovat Ahmadi	\$20,820	89.8	Jordan Chalom	Josh Chalom
16	Nelson Radnoty	\$20,638	94.7	Anita Ferris	Steve Friedlander
17	Dylan White	\$20,548	81.9	Andrew Bishop	AO
18	Joachim Jean	\$19,976	88.9	Ryan Hall	Laura Fisher
19	Irma Gallardo	\$19,792	80.8	Irma Gallardo	AO
20	Michael Ezeafulukwe	\$19,749	76.9	Michael Ezeafulukwe	James Cunningham
21	Atiya Bell	\$19,719	76.5	Magda Figueiredo	Giglione-Ackerman
22	Tony Georges	\$19,395	90.0	Matthew Conrad	S-S-Parks-Salvaggi
23	Elizabeth Garcia	\$19,267	77.5	Zach Otto	Sabrina Lloyd
24	Alexandra Berberich	\$18,856	78.7	Alexandra Berberich	Serur-Yagjian
25	Richard Whyte	\$18,671	85.4	Brandon Summerton	AO
26	Lincoln Dziekonski	\$18,658	88.2	Lincoln Dziekonski	AO
27	Abigail Luna Rodriguez	\$18,602	82.0	Richard Whyte	AO
28	Adem Abdula	\$18,138	86.0	Adem Abdula	Giglione-Ackerman
29	Joey Kennedy	\$18,026	79.8		AO
30	Troy Plummer	\$17,557	89.8	Andrew Haskins	AO
31	Altina Arakelian	\$17,238	85.3	Altina Arakelian	Desi Dimitrova
32	Sayed Hashimi	\$17,093	75.6	Mario Chavez	Andrew McQuade
33	Benjamin Ainscough	\$17,022	82.0	Alan Sedaghat	AO
34	Magaly Una	\$17,018	77.1	Shahab Mahdavejad	Theodore Pappas
35	Peer Shmelzer	\$16,879	91.6	Joshua Olin	AO
36	Ellen Tuttle	\$16,798	93.8		Brett Gryska
37	Elba Diaz	\$16,089	78.6	Bobby Gujral	AO
38	Hunter Houvener	\$15,950	100.0	Hunter Houvener	AO
39	Bretta Cummings	\$15,864	89.7	Aaron Parsons	Brandon MacDonald
40	Marlene Barrett	\$15,790	73.3	Marlene Barrett	Williams-Akinade-Musso
41	Yollette Mompont	\$15,395	89.9	Jean M Joseph	Tom Williams
42	Joaquin Santos	\$15,363	73.3		Andrew McQuade
43	Cathy Dishong	\$15,317	88.6	Tony Geer	S-S-Bendure-Hartwig
44	Michael Sherwood	\$15,086	88.5	Peter Kwiatkowski	S-S-Parks-Salvaggi
45	Melissa Losk	\$14,996	92.0	John Lamere	AO
46	Adrienne Bragas	\$14,961	73.7	Adrienne Bragas	AO
47	Tennison Mather	\$14,700	80.7	Joseph Tomanovich	AO
48	Carly Ferraro	\$14,652	85.3	Rita Rider	S-S-Parks-Salvaggi
49	Max Quasem	\$14,579	96.8		Cohen-Velasquez
50	Juliya Ostapyuk	\$14,550	83.5	Marisa Willgruber	Theodore Pappas

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$679,341	76.5	Joshua Dishong	S-S-Bendure-Hartwig
*2	Roger Fredericks	\$458,433	91.4	Adrienne Bragas	AO
*3	Carmen Arroyo	\$428,603	80.3	Levar Morgan	Theodore Pappas
*4	Michael van Delft	\$424,659	84.9	Michael van Delft	Satti-Kanaan
*5	Muhammed Ashraf	\$382,708	81.3	Sabrina Kryshundayal	Theodore Pappas
*6	Aref Sayegh	\$365,155	93.7	Phillip Waisman	Satti-Kanaan
*7	Duni Olusegun	\$342,498	75.8	Duni Olusegun	James Cunningham
*8	Mike Reed	\$335,623	95.5	Meaghan Krecsko	AO
*9	Lily Sakai	\$325,798	90.8		Cohen-Velasquez
*10	Ian Pickett	\$321,217	83.1	Bobby Gujral	AO
11	Roger Fung	\$312,985	78.1		Mathew Hart
12	Dina Boghdady	\$282,616	87.2	Luay Ghawi	AO
13	Ellen Tuttle	\$250,437	93.8		Brett Gryska
14	Max Quasem	\$237,429	96.8		Cohen-Velasquez
15	Alex Miller	\$232,757	80.7	Stephen Jeung	Cohen-Velasquez
16	Tony Georges	\$221,386	90.0	Matthew Conrad	S-S-Parks-Salvaggi
17	Joey Kennedy	\$220,075	79.8		AO
18	Irma Gallardo	\$217,001	80.8	Irma Gallardo	AO
19	Bradley Christiansen	\$212,985	85.7	Darrell Asbell	AO
20	Taulant Bane	\$207,074	88.5	David Carpenter	Dustin Venekamp
21	Joachim Jean	\$202,511	88.9	Ryan Hall	Laura Fisher
22	Alex Smith	\$201,788	92.1	Clint Perry	AO
23	Lleison Martinez	\$192,562	74.4	Begona Patino-Lopez	Cisco Perez
24	Matthew Zang	\$183,291	77.7	Ryan Stenglein	AO
25	Bryan Juskiw	\$181,836	86.2	Bryan Juskiw	S-S-Bendure-Hartwig
26	Yollette Mompont	\$181,303	89.9	Jean M Joseph	Tom Williams
27	Atiya Bell	\$180,478	76.5	Magda Figueiredo	Giglione-Ackerman
28	DeAnthony Hartman	\$179,266	84.5	Nick Scordos	Zach Hart
29	Arif Hajro	\$178,703	83.7	Mario Hajro	AO
30	Jesse Fullmer	\$178,424	91.1	Jesse Fullmer	AO
31	Tomarus Burks	\$176,761	73.1	Brian Jerome	Tom Williams
32	Jenny Kim	\$176,378	87.7	Jenny Kim	AO
33	Derrick Mason	\$175,697	82.9	Derrick Mason	Chad Deley
34	Ryan Vance	\$170,921	87.5	Derek Foore	S-S-Parks-Salvaggi
35	Douglas Clarke	\$170,243	91.8	Joshua Jackson	Brian Schreiter
36	Nicholas Davis	\$169,394	74.2	Samy Jacques	Tom Williams
37	David Melendrez	\$168,415	85.3		Cindy Furer
38	Alan Sedaghat	\$168,048	89.0	Alan Sedaghat	AO
39	Brock Lampee	\$167,990	92.4	Dustin Dunbar	Dustin Venekamp
40	Meardey Kim	\$167,390	85.5	Yussuf El-Zein	AO
41	Alipate Makau	\$162,979	86.3	Alipate Makau	Steve Friedlander
42	Adem Abdula	\$162,284	86.0	Adem Abdula	Giglione-Ackerman
43	Jordan Graham	\$158,869	93.6	Zach Otto	Sabrina Lloyd
44	Melinda Skinner	\$158,353	85.8	Taurean Flourmoy	Weatherspoon-Harris
45	Jadwiga Martins	\$153,701	82.9	Jadwiga Martins	AO
46	Michael Battaglio	\$153,447	87.1	Michael Battaglio	Evan Holzhauer
47	Hans Klink	\$153,205	80.8	Jason Bratin	Simon Arias
48	Richard Carter	\$151,793	96.3	Clint Perry	AO
49	Troy Plummer	\$150,285	89.8	Andrew Haskins	AO
50	Kasali Kotun	\$149,350	83.5	Kasali Kotun	Williams-Akinade-Musso

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19

SUPERVISING AGENTS



1
MORIAH CHANDLER
ORLANDO, FL



2
ANTON LJULJDJURAJ
ST LOUIS, MO



3
BENJAMIN KESTERSON
ST LOUIS, MO



4
MARIA CHACINPINO
MIAMI LAKES, FL



5
JONATHAN ASI
AUCKLAND, NZ



6
ADRIAN HORSHAM
ORLANDO, FL



7
DEJAN KUKOLJ
BURNABY, BC



8
ANTHONY MAZURKEWICZ
HOUSTON, TX



9
LUBRASKA IGUARO
HOUSTON, TX



10
JULIAN NAVALTA
ORLANDO, FL

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Moriah Chandler	\$70,499	\$109,639		73.7	Joe Lewo Matt Henderson
2	Anton Ljuljdjuraj	\$50,650	\$48,491	86		Joseph Gojcaj Hart-Dushaj
3	Benjamin Kesterson	\$40,366	\$47,502	88		Edward Leon Hart-Dushaj
4	Maria Chacinpino	\$36,518	\$41,013	92		Angel Contreras Hemerson Gonzalez
5	Jonathan Asi	\$35,651	\$40,032	96		Jonathan Da-Al Steve Friedlander
6	Adrian Horsham	\$33,610	\$42,744	87		Joe Lewo Matt Henderson
7	Dejan Kukolj	\$30,565	\$48,868		100.0	Michael Botond AO
8	Anthony Mazurkewicz	\$30,448	\$30,293		90.4	Michael Raven Giddens-Giddens
9	Lubraska Iguaro	\$29,600	\$33,251	100		Rafael Medina Jesus Romero
10	Julian Navalta	\$25,333	\$30,634	91		Averigh Speciale Matt Henderson
11	Alexandra Jaeger	\$23,408	\$19,605	93		Duane Shaw Sabrina Lloyd
12	Nikki Bein	\$22,481	\$24,553	90		Ryan Wilson Philip Prata
13	Michelle Maderer	\$22,086	\$22,243	94		Alexis Naranjo Jesus Romero
14	Alicia Diaz	\$21,532	\$30,290	96		Joe Lewo Matt Henderson
15	Maria Bonilla Borrego	\$21,282	\$33,726		79.6	Walter Icaza Beto Quintero
16	Daniel El Chami	\$20,916	\$25,434	97		Patricia Contreras Beto Quintero
17	John Schaeffer	\$20,519	\$34,361		76.5	Corey Helly Giglione-Ackerman
18	Ian Zollos	\$19,965	\$20,682		85.7	Eric Thompson S-S-Parks-Salvaggi
19	Bledar Bane	\$19,959	\$19,959	89		David Carpenter Dustin Venekamp
20	Zachary Button	\$19,147	\$19,147		100.0	Melinda-Rae Lyse AO

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$942,863	\$1,362,665		73.7	Joe Lewo Matt Henderson
*2	Taleb Jammoul Hajali	\$430,636	\$653,750		87.4	Patricia Contreras Beto Quintero
*3	Benjamin Kesterson	\$387,782	\$480,182	88		Edward Leon Hart-Dushaj
*4	William Benline	\$365,510	\$436,836		74.8	Brandon Neal Hart-Dushaj
*5	Gianni Toma	\$271,682	\$351,111	88		Paul Smith Zach Hart
6	Anton Ljuljdjuraj	\$246,246	\$315,929	86		Joseph Gojcaj Hart-Dushaj
7	Ahmed Kassem	\$203,275	\$263,016	89		Joseph Gojcaj Hart-Dushaj
8	Sullena Staton	\$193,567	\$474,034		78.4	Steven Dell Simon Arias
9	Cesar Perez Ramirez	\$188,621	\$241,112	85		Patricia Contreras Beto Quintero
10	Victor Romero	\$186,447	\$254,342		80.2	Sergio Carta Beto Quintero
11	Noah Schultz	\$170,711	\$278,736		76.4	Paul Smith Zach Hart
12	Jozef Tinaj	\$165,501	\$232,004	87		Joseph Gojcaj Hart-Dushaj
13	Ryan Crawford	\$160,482	\$222,817	92		Tristan Dlabik Simon Arias
14	Akinyemi Akinseye	\$130,548	\$251,376		81.6	Jeffrey Espinal Theodore Pappas
15	Maria Bonilla Borrego	\$127,731	\$319,548		79.6	Walter Icaza Beto Quintero
16	Alexandra Jaeger	\$119,869	\$160,334	93		Duane Shaw Sabrina Lloyd
17	Andrea D Owens	\$116,605	\$345,030		79.3	Eric Thompson S-S-Parks-Salvaggi
18	David Hurst	\$116,572	\$168,424		73.4	Paul Smith Zach Hart
19	Joshua Reyes	\$114,106	\$174,639		81.3	Matthew Diulus Simon Arias
20	Jhanna Valerio Vivas	\$110,562	\$177,132		100.0	Patricia Contreras Beto Quintero

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$788,594 Net ALP — ARIF HAJRO

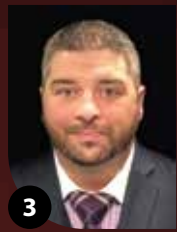
GENERAL AGENTS



1
KLYO VIDAL
MIAMI, FL



2
BRANDON BISKIE
ORLANDO, FL



3
TIMOTHY WILSON
MIDDLETOWN, CT



4
PEDRO DAVILA NETO
ORLANDO, FL



5
LUIS VELASQUEZ
HOUSTON, TX



6
SUSANA AL CHOUFI NAIM
MIAMI LAKES, FL



7
JORGE CARIDAD
BEDFORD, TX



8
CHRISTIAN GOJCAJ
ST LOUIS, MO



9
ZORHEDY ROMERO ARANDA
HOUSTON, TX



10
SOLGEIS CARDOZO MIJARES
DALLAS, TX

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Klyo Vidal	\$132,221	\$185,329		85.4	Patricia Contreras Beto Quintero	
2	Brandon Biskie	\$114,708	\$117,910	97		Averigh Speciale Matt Henderson	
3	Timothy Wilson	\$71,223	\$78,583		83.8	Ryan Wilson Philip Prata	
4	Pedro Davila Neto	\$67,441	\$95,614	93			Matt Henderson
5	Luis Velasquez	\$66,759	\$72,960	99		Rafael Medina Jesus Romero	
6	Susana Al Choufi Naim	\$61,865	\$74,526	91		Angel Contreras Hemerson Gonzalez	
7	Jorge Caridad	\$55,501	\$61,760	95			Fort Worth Latino Division
8	Christian Gojcaj	\$52,653	\$77,588		77.9	Joseph Gojcaj Hart-Dushaj	
9	Zorhedy Romero Aranda	\$52,483	\$65,036	97		Raul Angulo Jesus Romero	
10	Solgeis Cardozo Mijares	\$48,092	\$71,937	94		Angel Contreras Hemerson Gonzalez	
11	Justin Rydzziel	\$42,917	\$63,720		84.1	Matthew Hudlin Laura Fisher	
12	Ameenah Little	\$42,758	\$65,434		76.1	David Duddy Giglione-Ackerman	
13	Adianez Rodriguez	\$42,586	\$45,196	91		Astrid Castrillon Hemerson Gonzalez	
14	Anggi Moreno	\$41,316	\$63,291	97		Santiago Calle Ramirez Hemerson Gonzalez	
15	Jhonatan Quintero	\$39,358	\$41,579		76.4	Augusto Arango Hemerson Gonzalez	
16	Nabil Atallah	\$39,146	\$73,369		79.8	Doron Freud Giglione-Ackerman	
17	Doris Martinez Garcia	\$35,515	\$119,331		81.2	Sergio Carta Beto Quintero	
18	Ian Rouleau	\$35,353	\$66,359		81.6	Paul Smith Zach Hart	
19	John Catalano	\$35,232	\$47,610	97		Jason Bratin Simon Arias	
20	Daniela Gayol	\$35,133	\$37,023	86		Patrycja Grudzinska Sabrina Lloyd	

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Klyo Vidal	\$1,050,356	\$1,544,059		85.4	Patricia Contreras Beto Quintero	
*2	Jacob Brown	\$957,031	\$1,253,944		73.2	Edward Leon Hart-Dushaj	
*3	Christian Gojcaj	\$837,501	\$1,046,455		77.9	Joseph Gojcaj Hart-Dushaj	
*4	Brandon Dusevic	\$694,903	\$988,190		75.8	Paul Smith Zach Hart	
*5	Ian Rouleau	\$679,858	\$876,608		81.6	Paul Smith Zach Hart	
6	Doris Martinez Garcia	\$648,443	\$1,261,901		81.2	Sergio Carta Beto Quintero	
7	Jenna Grula	\$451,729	\$851,982		84.1	Sokol Fazliu Simon Arias	
8	Erica Robertson	\$416,367	\$696,895	90		Timothy Bugge Simon Arias	
9	Steven Baum	\$393,586	\$488,332		81.4	Zach Otto Sabrina Lloyd	
10	Valentino Kalaj	\$387,021	\$669,361		74.8	Joseph Gojcaj Hart-Dushaj	
11	Robert Jackson	\$369,436	\$817,961	90		Tristan Dlabik Simon Arias	
12	Chilynn Acevedo	\$369,128	\$443,847	95		Gabriela Sime Fisher-Zuzick	
13	Jorge Toribio	\$339,786	\$739,908		77.1	Jeffrey Espinal Theodore Pappas	
14	Brandon Biskie	\$316,983	\$328,361	97		Averigh Speciale Matt Henderson	
15	Solgeis Cardozo Mijares	\$315,625	\$425,262	94		Angel Contreras Hemerson Gonzalez	
16	Storm Hutskal	\$312,886	\$462,507		74.3		AO
17	Zachary Poker	\$303,802	\$443,745	92		Mark Bernsdorff Simon Arias	
18	Alfredo Garcia	\$297,580	\$597,076		79.4	Walter Icaza Beto Quintero	
19	Timothy Wilson	\$296,399	\$433,281		83.8	Ryan Wilson Philip Prata	
20	Jorge Caridad	\$291,384	\$329,938	95			Fort Worth Latino Division

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

MASTER GENERAL AGENTS



KIMBERLY HAMILTON
ROCHESTER, NY



BEAU LOCKER
ALTA MONTE SPRINGS, FL



DAVID CARPENTER
TEMPE, AZ



COREY HELLY
EDISON, NJ



DUNI OLUSEGUN
INDIANAPOLIS, IN



RYAN WILSON
MIDDLETOWN, CT



JOSEPH TOMANOVICH
LAS VEGAS, NV



MAVRICK FREDERICKS
BOYNTON BEACH, FL



DANIEL UMBERTONE
FLOWOOD, MS



MORGAN LOBELLO
EDISON, NJ



JONATHAN JONES
LAS VEGAS, NV



STEPHEN JEUNG
LOS ANGELES, CA



BRANDON MINOR
SPOKANE VALLEY, WA



JADWIGA MARTINS
MILTON, ON



Rookie

AVERIGH SPECIALE
ORLANDO, FL

NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Kimberly Hamilton	130.1%	\$131,514	\$57,146		80.5	Brett Gryska
II Beau Locker	285.5%	\$304,068	\$78,872		75.0	Matt Henderson
	91.9%	\$225,042	\$117,247		83.4	Beto Quintero
IV David Carpenter	50.7%	\$127,537	\$84,639		78.1	Dustin Venekamp
V Corey Helly	106.0%	\$108,368	\$52,612		82.4	Giglione-Ackerman
	60.9%	\$95,171	\$59,142		78.9	AO
	39.3%	\$107,454	\$77,153		81.0	AO
VI Duni Olusegun	109.1%	\$68,956	\$32,978		80.8	James Cunningham
	90.9%	\$72,142	\$37,797		81.7	Simon Arias
	37.3%	\$87,827	\$63,981		89.3	AO
VII Ryan Wilson	153.8%	\$120,142	\$47,345		83.7	Philip Prata
	91.5%	\$84,602	\$44,181		73.6	Jamison Weatherspoon
	55.5%	\$81,529	\$52,420		78.7	Richard Correa
VIII Joseph Tomanovich	224.3%	\$162,560	\$50,125		77.5	AO
	84.6%	\$105,303	\$57,041		85.1	AO
	83.4%	\$120,194	\$65,520		74.9	AO
IX Mavrick Fredericks	67.0%	\$61,049	\$36,549		74.7	Evan Holzhauer
	36.1%	\$72,124	\$52,982		73.8	AO
	13.6%	\$45,311	\$39,887		78.9	Dustin Venekamp
X Daniel Umbertone	141.7%	\$70,323	\$29,092		80.5	AO
	127.3%	\$125,434	\$55,194		85.1	AO
	61.1%	\$57,407	\$35,627		80.9	Jose Carvajal
XI Morgan Lobello	165.9%	\$25,034	\$9,414		75.2	Giglione-Ackerman
	132.1%	\$39,990	\$17,229		74.6	Jay Washington
	92.5%	\$50,918	\$26,455		77.4	Josh Chalom
XII Jonathan Jones	33.5%	\$34,086	\$25,541		73.7	Corey Neff
	20.3%	\$28,269	\$23,492		83.2	Brett Gryska
	19.1%	\$13,507	\$11,341		74.4	Simon Arias
XIII Stephen Jeung	162.1%	\$14,729	\$5,620		78.8	Cohen-Velasquez
	150.7%	\$121,597	\$48,500		76.0	AO
	129.9%	\$26,901	\$11,700		81.1	Dustin Venekamp
XIV Brandon Minor	416.1%	\$31,624	\$6,128		84.6	AO
	343.4%	\$38,769	\$8,743		80.7	Jose Carvajal
	317.5%	\$57,150	\$13,690		73.5	Tom Williams
XV Jadwiga Martins	293.7%	\$17,474	\$4,438		80.5	AO
	100.3%	\$1,596	\$797		80.7	AO
	14.4%	\$3,277	\$2,865		86.4	AO

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

NOVEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Averigh Speciale	603.8%	\$176,318	\$29,200	183,779	91		Matt Henderson
	546.2%	\$159,495	\$29,200	181,346		81.2	Jesus Romero
	499.5%	\$145,859	\$29,200	232,484		73.8	Matt Henderson
	422.9%	\$123,482	\$29,200	211,059		74.0	Gonzalez-H-W
	311.1%	\$90,832	\$29,200	100,130	91		Jesus Romero
	260.7%	\$76,120	\$29,200	98,757		77.2	Hemerson Gonzalez
	251.1%	\$73,325	\$29,200	91,166		91.2	Steve Friedlander
	223.5%	\$65,272	\$29,200	184,259		76.8	Ernest Powell
	209.1%	\$61,072	\$29,200	73,409		73.2	Hemerson Gonzalez
	201.9%	\$58,947	\$29,200	105,877		78.1	Zach Hart

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Jeffrey Espinal	50.7%	\$2,071,855	\$1,375,082		78.3	Theodore Pappas
II Beau Locker	120.9%	\$2,825,715	\$1,279,011		75.0	Matt Henderson
	54.5%	\$1,930,945	\$1,250,120		83.4	Beto Quintero
	24.3%	\$1,520,794	\$1,223,183		78.5	Beto Quintero
III Bobby Hamilton	30.9%	\$1,370,952	\$1,047,439		75.5	AO
	23.9%	\$1,358,457	\$1,096,470		76.5	Michael Vasu
	16.2%	\$1,265,985	\$1,089,235		82.3	Zach Hart
IV David Carpenter	91.4%	\$1,668,419	\$871,756		78.1	Dustin Venekamp
	23.9%	\$1,201,869	\$969,913		81.7	Desi Dimitrova
	21.1%	\$1,084,607	\$895,350		75.9	S-S-Parks-Salvaggi
V Michael Mandella	58.1%	\$1,301,397	\$823,293		81.0	AO
	56.0%	\$1,350,842	\$866,001		81.3	S-S-Parks-Salvaggi
	31.2%	\$1,113,193	\$848,622		80.2	Simon Arias
VI Brody Maughan-Evanson	201.7%	\$2,082,270	\$690,201		80.5	Simon Arias
	69.6%	\$1,145,417	\$675,356		81.7	Simon Arias
	49.3%	\$1,069,586	\$716,287		89.3	AO
VII Sokol Fazliu	93.9%	\$1,135,360	\$585,405		84.1	Simon Arias
	48.7%	\$900,861	\$605,719		77.2	Simon Arias
	27.0%	\$822,317	\$647,553		78.7	Richard Correa
VIII Christopher Hintz	129.0%	\$1,168,564	\$510,352		74.9	AO
	115.2%	\$1,075,859	\$499,874		77.5	AO
	50.6%	\$776,948	\$516,028		85.1	AO
IX Meaghan Kresko	86.0%	\$851,162	\$457,601		80.2	AO
	84.9%	\$842,574	\$455,789		78.9	Dustin Venekamp
	60.7%	\$744,142	\$463,141		74.7	Evan Holzhauer
X Darrell Asbell	169.0%	\$1,145,608	\$425,881		85.1	AO
	118.2%	\$808,610	\$370,521		80.5	AO
	54.5%	\$651,774	\$421,763		77.5	AO
XI Brandon Baker	64.6%	\$536,774	\$326,146		84.1	Travis Moody
	35.5%	\$433,143	\$319,610		81.0	AO
	35.4%	\$479,631	\$354,170		74.6	Jay Washington
XII Jonathan Jones	29.8%	\$374,004	\$288,163		73.7	Corey Neff
XIII Bobby Park	304.8%	\$1,026,831	\$253,654		76.0	AO
	132.8%	\$440,574	\$189,267		81.1	AO
	86.9%	\$456,077	\$243,985		79.8	Brian Schreiter
XIV Brandon Minor	265.3%	\$405,027	\$110,890		84.6	AO
	221.7%	\$366,496	\$113,914		79.6	AO
	180.7%	\$370,521	\$131,983		73.5	Tom Williams
XV Jadwiga Martins	322.4%	\$146,749	\$34,744		80.5	AO
	39.9%	\$14,112	\$10,088		80.7	AO
	12.9%	\$104,006	\$92,159		86.4	AO

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Paul Smith	425.6%	\$1,366,899	\$321,200	1,892,822		78.1	Zach Hart
	396.6%	\$1,274,005	\$321,200	1,843,342		73.8	Matt Henderson
	355.5%	\$1,141,824	\$321,200	1,991,780		76.8	Ernest Powell
	326.2%	\$1,047,870	\$321,200	1,269,487		74.0	Gonzalez-H-W
	320.0%	\$1,027,979	\$321,200	1,248,386		81.2	Jesus Romero
	299.3%	\$961,429	\$321,200	1,457,339		76.8	Hart-Dushaj
	277.2%	\$890,394	\$321,200	1,845,409		81.5	Beto Quintero
	211.3%	\$678,813	\$321,200	699,845	91		Matt Henderson
	210.7%	\$676,893	\$321,200	1,074,520		79.2	Sabrina Lloyd
	178.6%	\$573,784	\$321,200	648,826		78.7	Fisher-Zuzick

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

REGIONAL GENERAL AGENTS



I
COREY HELLY
EDISON, NJ



II
JOSHUA OLIN
VANCOUVER, WA



III
KIMBERLY HAMILTON
ROCHESTER, NY



IV
MICHAEL GERSTEIN
EDISON, NJ



V
CHRIS LA FOND
LAKE OSWEGO, OR



VI
NICOLE SANDERS
HOUSTON, TX



VII
ALEX KAE
BURNABY, BC



VIII
ALBERTO ALCALA
MEDIA, PA



IX
ASHLEY CLARKE
JACKSON, MS



X
PATRICE FRANKLIN
INDIANAPOLIS, IN



XI
DANIEL UMBERTONE
FLOWOOD, MS



XII
JOSEPH ROTOLO
ORLANDO, FL

NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Corey Helly	12.7%	\$381,194	\$338,105		77.9	Giglione-Ackerman
II Joshua Olin	117.1%	\$419,490	\$193,196		82.0	AO
Beau Locker	47.2%	\$346,442	\$235,292		74.1	Matt Henderson
Walter Icaza	45.5%	\$498,816	\$342,813		81.1	Beto Quintero
III Kimberly Hamilton	35.8%	\$235,795	\$173,578		80.2	Brett Gryska
David Carpenter	17.3%	\$217,948	\$185,756		76.8	Dustin Venekamp
Ryan Wilson	11.7%	\$168,014	\$150,478		74.7	Philip Prata
IV Michael Gerstein	43.3%	\$157,142	\$109,652		82.7	Giglione-Ackerman
Brandon Summerton	27.7%	\$164,556	\$128,878		79.5	AO
Randall Cook	14.8%	\$159,348	\$138,802		73.0	Jamison Weatherspoon
V Chris La Fond	47.3%	\$159,538	\$108,301		82.1	AO
Joseph Tomanovich	41.9%	\$193,198	\$136,198		83.0	AO
Joshua Dishong	33.7%	\$125,495	\$93,863		78.5	S-S-Bendure-Hartwig
VI Nicole Sanders	41.3%	\$122,844	\$86,920		76.4	Michael Vasu
Anita Ferris	21.9%	\$137,230	\$112,616		89.0	Steve Friedlander
Kaitlyn Brandt	20.7%	\$118,689	\$98,341		75.5	Stephen Jubrey
VII Alex Kae	46.4%	\$126,610	\$86,479		83.4	AO
Jeffrey von Kienast	36.1%	\$118,906	\$87,388		81.3	Josh West
VIII Alberto Alcala	118.2%	\$143,458	\$65,757		73.8	Ryan Bisanz
Clayton Slaughter	51.5%	\$100,237	\$66,174		75.8	Michael Vasu
Clint Perry	38.7%	\$87,826	\$63,330		86.8	AO
IX Ashley Clarke	150.4%	\$184,258	\$73,584		76.7	Ernest Powell
Darrell Asbell	81.1%	\$124,637	\$68,813		84.6	AO
Marissa Neff	29.2%	\$35,936	\$27,816		77.9	Corey Neff
X Patrice Franklin	258.4%	\$10,564	\$2,947		78.9	Moswen Taylor
Andrew Bishop	174.7%	\$138,097	\$50,279		86.8	AO
Jordan Chalom	80.5%	\$72,894	\$40,388		74.3	Josh Chalom
XI Daniel Umbertone	141.7%	\$70,323	\$29,092		80.6	AO
Erin Allen	44.3%	\$66,073	\$45,795		75.5	Richard Correa
Justin Sutton	36.0%	\$41,823	\$30,758		81.3	Giddens-Giddens
XII Joseph Rotolo	21156.8%	\$215,969	\$1,016		79.5	Matt Henderson
Tahis Quintero Bonilla	1826.9%	\$191,607	\$9,944		81.2	Jesus Romero
Juan Diaz	320.0%	\$184,885	\$44,019		76.5	Gonzalez-H-W

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Justin Adams	30.6%	\$4,145,609	\$3,175,233		80.8	Simon Arias
Reynolds Akuamoa	29.0%	\$4,759,623	\$3,688,441		75.5	Theodore Pappas
Mark Neilson	19.4%	\$7,489,308	\$6,270,633		80.2	AO
II Walter Icaza	73.1%	\$5,363,407	\$3,098,682		81.1	Beto Quintero
Joshua Olin	47.8%	\$4,537,076	\$3,069,476		82.0	AO
Christopher Hintz	18.8%	\$3,041,695	\$2,559,736		78.3	AO
III David Carpenter	65.9%	\$3,306,972	\$1,993,316		76.8	Dustin Venekamp
Zach Otto	20.5%	\$2,590,634	\$2,150,169		80.9	Sabrina Lloyd
Kimberly Hamilton	17.9%	\$2,388,480	\$2,025,936		80.2	Brett Gryska
IV Darcy Schrieber	22.5%	\$1,891,671	\$1,543,937		80.8	Zach Hart
Jenny Kim	16.5%	\$1,749,904	\$1,501,956		74.8	AO
Ryan Hall	10.4%	\$1,622,865	\$1,469,612		81.4	Laura Fisher
V Jeffrey Espinal	58.5%	\$2,060,323	\$1,299,713		76.8	Theodore Pappas
Bobby Hamilton	56.1%	\$2,173,033	\$1,391,684		76.7	AO
Joseph Tomanovich	38.9%	\$1,828,430	\$1,316,286		83.0	AO
VI Brody Maughan-Evanson	91.4%	\$2,236,272	\$1,168,285		75.5	Simon Arias
Romal Omid	60.5%	\$1,549,653	\$965,731		73.6	Matthew Hart
Mike Paragiou	45.6%	\$1,701,455	\$1,168,952		82.3	S-S-Parks-Salvaggi
VII Alma Lozano	43.0%	\$1,189,612	\$831,658		76.1	Richard Correa
Alex Kae	28.8%	\$1,066,424	\$827,672		83.4	AO
Phi Phan	23.5%	\$1,197,818	\$969,913		81.7	Desi Dimitrova
VIII Clayton Slaughter	126.8%	\$1,579,548	\$696,354		75.8	Michael Vasu
Alberto Alcala	81.9%	\$1,286,154	\$707,157		73.8	Ryan Bisanz
Clint Perry	50.8%	\$1,073,505	\$712,102		86.8	AO
IX Ashley Clarke	228.5%	\$1,991,506	\$606,161		76.7	Ernest Powell
Paul Smith	222.1%	\$2,049,777	\$636,463		78.1	Zach Hart
Kelly Ekker	94.4%	\$1,048,156	\$539,148		75.3	Tiffany Roland
X Andrew Bishop	200.2%	\$1,249,583	\$416,296		86.8	AO
Harold Durana	67.9%	\$740,080	\$440,909		83.1	AO
Mavrick Fredericks	56.1%	\$741,940	\$475,291		75.4	Evan Holzhauser
XI Mike Allen	180.2%	\$894,565	\$319,208		83.4	Travis Moody
Erin Allen	155.5%	\$914,292	\$357,906		75.5	Richard Correa
Daniel Umbertone	144.8%	\$813,635	\$332,404		80.6	AO
XII Tahis Quintero Bonilla	1101.7%	\$1,286,571	\$107,067		81.2	Jesus Romero
Joseph Rotolo	713.4%	\$1,028,111	\$126,389		79.5	Matt Henderson
Angel Contreras	454.3%	\$593,518	\$107,067	93		Gonzalez-H-W

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS

Spotlight recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.



EC = 2020 Executive Council Member
 † Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2
 Spotlight recognizes SGAs in Categories I-XI based on Performance Factor. The SGAs that will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

TOP PERFORMANCE FACTOR



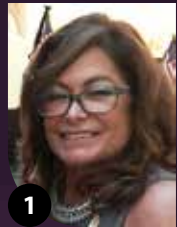
NOVEMBER

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I AO	98.2	\$4,185,367	\$4,844,100	86.4	271	196	110.0		80.7	37.4
Giglione-Ackerman	91.6	\$650,599	\$708,700	91.8	43	47	91.5		78.4	24.1
II Cohen-Velasquez	103.0	\$450,866	\$469,700	96.0	30	18	110.0	97		15.6
Sabrina Lloyd	96.7	\$422,727	\$506,500	83.5	44	33	110.0		77.6	-2.5
Dustin Venekamp	91.3	\$431,713	\$536,400	80.5	47	46	102.2		79.3	29.3
III Matt Henderson	143.5	\$584,090	\$329,850	177.1	55	38	110.0		73.6	125.0
Beto Quintero	118.3	\$498,817	\$394,000	126.6	43	31	110.0		81.1	63.7
IV Tom Williams	100.6	\$198,144	\$217,200	91.2	11	10	110.0		75.4	19.9
Andrew McQuade	93.7	\$231,597	\$237,700	97.4	9	10	90.0	98		3.9
V Desi Dimitrova	100.5	\$164,075	\$180,200	91.1	19	14	110.0		79.0	4.1
Nick Moore	142.3	\$196,189	\$112,400	174.5	14	10	110.0		76.5	65.7
Josh Chalom	121.6	\$132,626	\$99,500	133.3	9	8	110.0		79.2	65.4
Travis Moody	113.2	\$132,631	\$114,000	116.3	12	8	110.0		81.3	27.9
Brian Schreiter	111.2	\$114,288	\$101,600	112.5	11	10	110.0		78.1	22.6
Dorian Oldham	103.2	\$118,323	\$111,200	106.4	15	15	100.0		78.1	37.9
VII Ernest Powell	136.1	\$200,121	\$104,100	192.2	8	10	80.0		78.0	153.8
Ryan Bisanz	135.6	\$167,014	\$103,600	161.2	15	11	110.0		73.5	108.2
IX Hemerson Gonzalez	148.4	\$182,793	\$97,900	186.7	10	8	110.0		77.0	174.1
Jay Washington	99.9	\$44,170	\$44,300	99.7	12	12	100.0		76.3	11.1
John Young	93.7	\$82,578	\$106,600	77.5	13	10	110.0		78.3	-1.7
X Martin Forshee	97.3	\$47,329	\$50,000	94.7	8	8	100.0		74.5	1.2
XI Saavedra-Longino	207.3	\$138,392	\$44,000	314.5	4	4	100.0	95		287.5
Fisher-Zuzick	111.5	\$56,647	\$50,100	113.1	11	7	110.0		74.7	51.1
London Nelson	93.0	\$55,315	\$72,700	76.1	10	7	110.0		74.0	-0.9
XII Jesus Romero	577.1	\$414,586	\$39,700	1044.3	33	7	110.0		77.0	2130.0
Tommy Vena	300.8	\$158,551	\$32,250	491.6	12	8	110.0	85		N/A
Gonzalez-H-W	192.2	\$300,758	\$109,600	274.4	18	7	110.0		75.3	152.9

YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I AO	108.1	\$51,024,975	\$48,053,700	106.2	2002	1568	110.0		80.7	19.7
Simon Arias	106.4	\$18,358,779	\$17,672,000	103.9	819	752	102.9		79.4	19.0
Giglione-Ackerman	100.9	\$6,841,893	\$7,217,600	94.8	402	376	106.9		78.4	9.7
Theodore Pappas	97.8	\$8,628,347	\$9,585,400	90.0	401	380	105.5		75.7	4.9
II Dustin Venekamp	110.8	\$6,902,723	\$6,103,200	113.1	399	368	108.4		79.3	26.2
Sabrina Lloyd	104.2	\$5,122,286	\$5,202,800	98.5	324	264	110.0		77.6	10.3
Brett Gryska	102.1	\$5,870,831	\$6,226,300	94.3	215	192	110.0		80.7	6.3
Michael Vasu	98.5	\$5,310,129	\$5,720,200	92.8	321	308	104.2		74.8	-0.8
Cohen-Velasquez	94.3	\$4,134,066	\$5,256,100	78.7	110	90	110.0	97		-9.6
Richard Correa	90.9	\$5,157,738	\$5,745,600	89.8	524	569	92.1		76.0	2.7
III Beto Quintero	132.9	\$5,366,037	\$3,442,400	155.9	375	248	110.0		81.1	79.6
Matt Henderson	116.2	\$4,950,308	\$4,041,600	122.5	324	274	110.0		73.6	35.6
IV Tom Williams	113.3	\$3,048,882	\$2,614,200	116.6	90	80	110.0		75.4	36.9
Jamison Weatherspoon	100.7	\$3,570,266	\$3,331,400	107.2	264	280	94.3		77.7	-3.8
Cindy Furer	97.4	\$2,868,839	\$3,347,600	85.7	120	110	109.1		73.0	-2.2
V Desi Dimitrova	108.4	\$1,792,081	\$1,679,200	106.7	79	70	110.0		79.0	22.9
Laura Fisher	107.3	\$2,110,776	\$1,965,000	107.4	120	112	107.1		81.8	23.4
Slav Bitman	101.4	\$1,557,592	\$1,621,600	96.1	111	104	106.7		75.5	8.9
VI Nick Moore	128.8	\$2,216,673	\$1,501,900	147.6	94	80	110.0		76.5	65.4
Travis Moody	106.8	\$1,399,778	\$1,323,000	105.8	69	64	107.8		81.3	19.9
Brian Schreiter	102.3	\$1,457,372	\$1,540,900	94.6	95	80	110.0		78.1	8.4
Souley Bah	94.6	\$1,205,698	\$1,524,200	79.1	94	80	110.0		77.1	-9.9
VII Ernest Powell	156.4	\$2,263,846	\$1,116,600	202.7	131	80	110.0		78.0	131.8
Josh West	128.9	\$1,754,964	\$1,083,800	161.9	69	72	95.8		82.2	80.0
Ryan Bisanz	121.9	\$1,568,844	\$1,172,600	133.8	126	88	110.0		73.5	53.7
Kevin Holtz	100.7	\$1,207,602	\$1,231,600	98.1	91	88	103.4		78.1	12.1
AO-Lorence	100.1	\$1,140,427	\$1,264,600	90.2	98	72	110.0		75.4	3.9
VIII Tiffany Roland	118.1	\$1,298,209	\$1,029,400	126.1	63	56	110.0		75.6	44.1
Chad Deley	115.1	\$1,205,646	\$1,002,300	120.3	127	96	110.0		73.0	39.1
Byron Paz	100.9	\$977,790	\$1,065,600	91.8	39	32	110.0		76.0	8.9
IX Hemerson Gonzalez	144.0	\$1,475,107	\$828,950	177.9	73	64	110.0		77.0	103.6
John Young	102.0	\$827,781	\$880,400	94.0	108	80	110.0		78.3	8.7
Hart-Lewicki	93.8	\$1,067,575	\$970,500	110.0	31	40	77.5		76.8	29.9
X Albert Serur	129.9	\$1,209,287	\$807,450	149.8	73	56	110.0		73.5	84.3
Blake Ralston	114.9	\$950,544	\$687,900	138.2	66	72	91.7		75.8	57.3
XI Saavedra-Longino	187.6	\$374,292	\$136,000	275.2	8	8	100.0	95		58.1
Andre McCallum	148.5	\$1,201,766	\$581,200	206.8	65	72	90.3		73.2	212.9
Fisher-Zuzick	138.7	\$848,954	\$507,000	167.4	76	56	110.0		74.7	127.5
London Nelson	130.9	\$731,496	\$482,000	151.8	66	56	110.0		74.0	161.3
XII Jesus Romero	412.7	\$2,644,514	\$369,650	715.4	210	47	110.0		77.0	14124.7
Gonzalez-H-W	258.3	\$2,071,213	\$509,450	406.6	145	56	110.0		75.3	1077.5
Tommy Vena	200.8	\$861,956	\$290,250	297.0	45	43	104.7	85		N/A
Jeremy Rivers	106.9	\$171,212	\$161,250	106.2	14	13	107.7	90		N/A

CATEGORY I



1
RONA PILEGGI SPANO
DARIEN, IL



2
DAVID SCALISI
MANLIUS, NY



1
GEORGE FARENTHOLD
WASHINGTON, DC



2
DARRELL DOREY
MAHONE BAY, NS



1
LORI VAUGHN
PORTLAND, OR



2
SARAH THOMSON-DUFRECHOU
MEMPHIS, TN

CATEGORY II

CATEGORY III

CATEGORY IV



1
LISA WEST
JACKSONVILLE, FL



2
FRAN CHRISTIE
WHITE ROCK, BC



1
DIANNA LUEKE
BUFORD, GA



2
PATRENA SMITH
EAST HARTFORD, CT



1
GEORGE MURRY
MONTGOMERY, AL



2
MARK FLEMM
LEECHBURG, PA

CATEGORY V

CATEGORY VI

CATEGORY VII



1
BRENDA WADEY
CALGARY, AB



2
CRISEIDA HERNANDEZ
KATY, TX



1
KELLY PENICK
BURLESON, TX



2
CURTIS BLAIR
CHICAGO, IL

CATEGORY VIII

TOP MANAGERS

CATEGORY I



1
DAWN TRUDDEN
DUNLAP, IL

CATEGORY II



1
STEPHANIE BAUMANN
SPOKANE, WA

CATEGORY III



1
BILLY SAUERS
WELLINGTON, FL

INDIVIDUAL REPS: NOVEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Rona Pileggi Spano	3,559	1,389	256.2%
	2	David Scalisi	2,219	1,641	135.3%
	3	Travis Daniels	1,305	1,287	101.4%
II	1	George Farenthold	2,505	1,215	206.1%
	2	Darrell Dorey	2,565	1,255	204.5%
	3	Janis Pitts	2,438	1,210	201.5%
III	1	Lori Vaughn	1,818	982	185.0%
	2	Sarah Thomson-Dufrechou	1,297	885	146.6%
	3	Timothy Leary	1,430	1,019	140.4%
IV	1	Lisa West	2,526	774	326.4%
	2	Fran Christie	1,518	805	188.6%
	3	Melissa Lively	1,218	725	168.0%
V	1	Dianna Lueke	1,862	710	262.2%
	2	Patrena Smith	1,420	677	209.7%
	3	Tommy Flynn	910	690	131.8%
VI	1	George Murry	1,037	597	173.7%
	2	Mark Flemm	1,057	628	168.1%
	3	Brett Hulme	792	625	126.8%
VII	1	Brenda Wadey	1,204	523	230.2%
	2	Criseida Hernandez	703	555	126.6%
	3	Bryan Uhl	597	522	114.3%
VIII	1	Kelly Penick	1,621	462	350.7%
	2	Curtis Blair	1,521	458	331.7%
	3	Thomas Nejman	890	458	194.2%
Rookie	1	Kelly Penick	1,621	462	350.7%
IceBreaker	1	Curtis Blair	1,521	458	331.7%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Malka Arony	30,688	30,129	101.9%
	2	David Scalisi	18,137	18,047	100.5%
	3	Pam Monetti	14,941	15,065	99.2%
II	*1	Carmella Swanson	14,115	12,579	112.2%
	2	Robin Denham	14,475	13,805	104.9%
	3	Tony Anderson	12,175	12,720	95.7%
III	*1	Al Wall	14,079	10,154	138.7%
	2	Sarah Thomson-Dufrechou	12,292	9,733	126.3%
	3	Lori Vaughn	12,650	10,806	117.1%
IV	*1	Erica Dalager	14,357	9,697	148.1%
	2	Lisa Bennett	12,206	9,416	129.6%
	3	Larry Lozano	10,693	8,275	129.2%
V	*1	Patrena Smith	13,603	7,448	182.6%
	2	Morgan Breier	11,318	7,366	153.7%
	3	Dee Hettinger	10,473	7,906	132.5%
VI	*1	George Murry	11,692	6,567	178.0%
	2	Cas Robinson	9,275	7,130	130.1%
	3	Mark Flemm	8,549	6,913	123.7%
VII	*1	Brenda Wadey	13,829	5,754	240.3%
	2	William Rol	12,222	5,641	216.7%
	3	Criseida Hernandez	7,339	6,110	120.1%
VIII	*1	Kelly Penick	7,618	5,084	149.8%
	2	Lindsay McClelland	5,921	4,583	129.2%
	3	Thomas Nejman	2,935	2,292	128.1%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: NOVEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Dawn Trudden	9,723	5,325	182.6%
	2	JT Tasker	4,861	5,859	83.0%
II	1	Stephanie Baumann	6,525	4,186	155.9%
	2	John Keliher	6,698	4,421	151.5%
III	1	Billy Sauers	5,644	3,224	175.1%
	2	Katherine Pratt	4,349	3,665	118.7%

MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Christa Davis	76,367	64,084	119.2%
	2	JT Tasker	61,600	64,451	95.6%
II	*1	Stephanie Baumann	50,204	46,041	109.0%
	2	Beth Farm	54,615	55,061	99.2%
III	*1	Deborah Boles	29,962	24,161	124.0%
	2	Billy Sauers	40,303	35,465	113.6%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** PATRENA SMITH 8,033
- 2** CARMELLA SWANSON 6,856
- 3** TRAVIS DANIELS 6,836



1
PATRENA SMITH
EAST HARTFORD, CT

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

LEADERSHIP BONUS

1



JOE LEWO
\$34,071
Matt Henderson

2



PAUL SMITH
\$23,715
Zach Hart

3



JOSEPH GOJCAJ
\$23,311
Hart-Dushaj

4



MARK NEILSON
\$21,987
AO

5



BOBBY GUJRAL
\$19,429
AO

NOVEMBER BONUS LEADERS

PAYOUT: \$1,740,040

QUALIFIERS: 824

- \$ 34,071 Joe Lewo
- 23,715 Paul Smith
- 23,311 Joseph Gojcaj
- 21,987 Mark Neilson
- 19,429 Bobby Gujral
- 19,318 Joshua Olin
- 17,020 Averigh Speciale
- 16,052 Patricia Contreras
- 15,662 Joseph Tomanovich
- 15,013 Sergio Carta
- 14,829 Eric Thompson
- 14,753 Michael Mandella
- 14,513 Edward Leon
- 13,935 Darrell Asbell
- 12,964 Angel Contreras
- 11,869 Jeffrey Espinal
- 11,239 Daniel G Johnson
- 11,153 John Vacca
- 11,141 Zach Otto
- 10,417 Rafael Medina
- 10,154 Andrew Bishop
- 10,004 Brandon Summerton
- 9,735 Ashley Clarke
- 9,689 Luay Ghawi
- 9,654 Mario Hajro
- 9,638 Sabrina Kryshundayal
- 9,592 Matthew Conrad
- 9,577 Levar Morgan
- 9,427 Kimberly Hamilton
- 9,280 Chris La Fond
- 9,204 Tristan Dlabik
- 9,201 Harold Durana
- 8,771 William Parneter
- 8,701 Astrid Castrillon
- 8,688 Tahis Quintero Bonilla
- 8,654 Ryan Wilson
- 8,547 Daryl Graham
- 8,474 Sara Vaz
- 8,188 David Carpenter
- 8,142 Edward DeFurio
- 8,125 Nick Scordos
- 7,872 Ed-Maggie Myrthil
- 7,869 Jason Bratin
- 7,707 Jacob Brown
- 7,423 Bobby Hamilton
- 7,374 Ryan Stenglein

- \$ 7,372 Michael Burningham
- 7,365 Doron Freud
- 7,119 Dustin Dunbar
- 7,092 James Sodan
- 6,997 Keeland Bryant
- 6,985 Jean M Joseph
- 6,980 Klyo Vidal
- 6,879 Selma Ogresevic
- 6,836 Walter Icaza
- 6,830 Stephen Jeung
- 6,791 Derek Foore
- 6,757 Michael Romero
- 6,725 Omar Billy
- 6,709 Matthew Turnquist
- 6,707 Phillip Waisman
- 6,631 Daniel Perkins
- 6,608 Justin Sutton
- 6,595 Meaghan Krecsko
- 6,567 Mauro Capozucca
- 6,514 Christopher Hintz
- 6,500 Brenda Fox
- 6,490 Raul Angulo
- 6,337 Chris McFoy
- 6,278 Saul Lopez
- 6,251 Eno Iftiu
- 6,197 Matthew Hudlin
- 6,151 Brandon Dusevic
- 6,126 Clint Perry
- 6,100 Reynolds Akuamoa
- 6,086 Aaron Parsons
- 6,057 Zachery Kertulis
- 6,010 Adrienne Bragas
- 5,974 Elijah Brown
- 5,937 John Santosuosso
- 5,729 Ian Rouleau
- 5,714 Clayton Slaughter
- 5,659 Mike Paragiou
- 5,626 David Stuart
- 5,497 Santiago Calle Ramirez
- 5,423 Jonathan Da-al
- 5,367 Marissa Tam
- 5,360 Blake Higuchi
- 5,297 Peter Gabranski
- 5,268 Michael Gerstein
- 5,245 Melinda-Rae Lyse
- 5,233 Jadelene Welty

- \$ 5,223 Bobby Park
- 5,213 Christian Gojcaj
- 5,165 Jordan Chalom
- 5,146 Mario Andres Chavez
- 5,103 Darez Meriwether
- 4,985 Mark Lahijani
- 4,970 Alex Kae
- 4,940 Steven Warner
- 4,917 Alan Sedaghat
- 4,894 Jeremy Hollister
- 4,881 David Duddy
- 4,719 Phi Phan
- 4,672 Juan Olvera
- 4,608 Jacqueline Kabluyen
- 4,607 Phillip Waisman
- 4,494 Bruce Viaje
- 4,419 Yussuf El-Zein
- 4,402 Doris Martinez Garcia
- 4,393 Joshua Wang
- 4,268 Jenny Kim
- 4,263 Adam Kidikas
- 4,240 Cody Gardner
- 4,226 Corey Helly
- 4,200 Brandon Biskie
- 4,134 Jessica Chang
- 4,103 Trace Johnson
- 4,099 John Lamere
- 4,075 Jesse Doherty
- 4,059 David Wang
- 4,043 Jake Gelb
- 4,012 Kingsley Hansen
- 3,983 Vincent Massari
- 3,979 Marisa Willgruber
- 3,974 Jacob Russell
- 3,962 Andrew Hynan
- 3,925 Jesus Parra
- 3,923 Rita Rider
- 3,881 Ryan Witham
- 3,879 London Burnett
- 3,872 Scott Wheeler
- 3,868 Ryan Fickert
- 3,863 Gabriela Sime
- 3,846 Stephen Coons
- 3,836 Adem Abdula
- 3,803 Valentino Kalaj
- 3,785 Kelly Ekker

- \$ 3,762 Martin Salavec
- 3,743 Dwayne Gomez
- 3,740 Brandon Baker
- 3,726 Michael Russin
- 3,715 Claude Hamilton
- 3,712 Daniel Umbertone
- 3,653 Duane Shaw
- 3,632 Carlo Buhay
- 3,595 Kevin Appasamy
- 3,579 Alexis Gomez
- 3,578 Zinsou Ayihonsi
- 3,528 Jesse Rennich
- 3,478 Johnny Ly
- 3,446 Michael Raven
- 3,439 Samy Jacques
- 3,427 Eyad Awdi
- 3,422 Daniel Pacheco
- 3,421 Darrin Roberts
- 3,396 Anita Wang
- 3,385 Juan Diaz
- 3,364 Luis Velasquez
- 3,351 Sokol Fazliu
- 3,312 Devon Chapman
- 3,296 Joseph Kanaan
- 3,293 Rachel Brown
- 3,260 Slavita Hut
- 3,250 Anita Ferris
- 3,220 Timothy Bugge
- 3,219 Nabil Atallah
- 3,208 Kasali Kotun
- 3,174 Tony Geer
- 3,136 Joseph Rotolo
- 3,104 James Fangmann
- 3,094 Hunter Houvener
- 3,064 Dianka Blash
- 3,005 Daniel Foore
- 2,962 Myaa Fallon
- 2,950 Daniel Prinzo
- 2,946 Deborah Noga
- 2,942 Steven King
- 2,911 Danny Juskiw
- 2,910 Amr Shater
- 2,899 Joshua Williams
- 2,857 Joshua Jackson
- 2,856 LaDelus Brown
- 2,836 Michael Giachetti

- \$ 2,834 Sean Brannan
- 2,827 Alec Seibold
- 2,827 Erin Allen
- 2,810 Samuel Artzis
- 2,796 Robert Jackson
- 2,789 Michael van Delft
- 2,772 Brandon Eck
- 2,766 Michael Clemente
- 2,765 Matthew Diulus
- 2,757 Susana Al Choufi Naim
- 2,756 David Rigney
- 2,719 John Curry
- 2,683 Sean Shephard
- 2,655 Regina Koonce
- 2,644 Kevin McGrath
- 2,625 Erika Walker
- 2,620 Beau Locker
- 2,617 Elias Boles
- 2,612 Terry Powers
- 2,606 Jorge Caridad
- 2,575 Aaron Piotrowski
- 2,561 Eric Banks
- 2,552 Justin Rydzziel
- 2,531 Anggi Moreno
- 2,516 Alexis Naranjo
- 2,511 Rachel Efenbein
- 2,503 Linda Marquez
- 2,489 Michael Battaglio
- 2,487 Richard Whyte
- 2,479 Laura Graham
- 2,460 Morgan Evans
- 2,450 Solgeis Cardozo Mijares
- 2,437 Morgan Lobello
- 2,414 Stella Roznovan
- 2,408 Brandon Minor
- 2,403 Timothy Welsh
- 2,399 Raul Rojas
- 2,364 Darius Rowan
- 2,352 Weslee Cajeras
- 2,347 Michelle Gould
- 2,340 Chase Miller
- 2,337 Cara DeFiore
- 2,324 Alfredo Garcia
- 2,316 Joshua Goodman
- 2,306 Hasan Ghazal
- 2,304 David Staffery

- \$ 2,291 William Thomas
- 2,277 Kendall Wilson
- 2,258 Alma Lozano
- 2,248 Troy Williams
- 2,245 Ryan McIntosh
- 2,243 Arif Hajro
- 2,242 Travis Vaughn
- 2,225 Tiffany Babin-Washington
- 2,217 Kevin Dimery
- 2,217 Kendall Wilson
- 2,205 Ariana Jones
- 2,204 Stephen Bowen
- 2,188 Braxton Amy
- 2,187 Christopher Ross
- 2,169 Shayla Williamson
- 2,144 Brody Maughan-Evanson
- 2,110 Nicholas Chuma
- 2,104 Brent Bowling
- 2,098 Everett Farr
- 2,081 Jennifer Jantzen
- 2,069 Pedro Davila Neto
- 2,049 Giovanni Diduro
- 2,047 Toni-Ann Allen
- 2,046 Veronica Coval
- 2,044 Holly Bonhorst
- 2,042 Tiffani Tavormina
- 2,035 Christopher McGlynn
- 2,021 Patrick McKeown
- 2,019 Jeffrey Witherall
- 2,017 Suzanne Moroney
- 2,012 Luc Do
- 2,011 DeShawn Moore
- 1,991 Jeffrey Hall
- 1,987 Sylvain Kalombo
- 1,974 Daniel Ramirez
- 1,968 Jean Romero Capote
- 1,964 Kamal Tayyib
- 1,960 Travis Kovach
- 1,956 Jeffery Thiel
- 1,947 Ameenah Little
- 1,936 Justin Lowe
- 1,925 Zorhedy Romero Aranda
- 1,918 Britton Costa
- 1,910 Alipate Makai

- \$ 1,899 Walter Henderson
- 1,893 Marvin Gonzalez
- 1,893 Marsei Hogan
- 1,887 Adianez Rodriguez
- 1,872 Begona Patino-Lopez
- 1,872 Arcelia Zizumbo
- 1,870 Victor Holmes
- 1,856 Mele Makai
- 1,834 Rebecca Mehlinger
- 1,820 Victoria Lindner
- 1,798 Donald DeVoise
- 1,797 Alexander Johnston
- 1,795 Roxie Soto
- 1,781 Yoxy Linares Maldonado
- 1,764 Steven Dell
- 1,758 Max Akers
- 1,749 Michael McKiernan
- 1,748 Blake Tomblin
- 1,747 Marie Laine
- 1,719 Rielly Maher
- 1,717 Kevin Dimery
- 1,716 Adrain Alfred
- 1,714 Kevin Butchino
- 1,708 Adel Al Choufi Naim
- 1,691 Romal Omid
- 1,689 Lorena Barriere
- 1,688 Elazar Roco
- 1,687 Massoud Vaziri
- 1,668 Jorge Toribio
- 1,642 Christopher Bungay
- 1,642 Eric Caballero
- 1,641 Joseph McCallister
- 1,637 George Shafiek
- 1,631 Anthony Aiello
- 1,627 Avion Johnson
- 1,624 Preston Klutz
- 1,624 Mike Allen
- 1,620 Xander Davis
- 1,620 Priscilla Blanco
- 1,612 Alberto Alcalá
- 1,587 Ransy Vazquez

- \$ 1,578 Jennylyn Militante-Radnoty
- 1,577 Jonathan Jones
- 1,576 Mark Reilly
- 1,569 Joshua Bacchus
- 1,559 Christopher Botelho
- 1,540 David Hausman
- 1,538 Travis Picklesimer
- 1,518 Patrick Donovan
- 1,509 Brian Jerome
- 1,504 Tiffany Beadnell
- 1,488 Shantayia Williams
- 1,487 William Davies
- 1,485 Erica Robertson
- 1,481 Michael Cirelli
- 1,466 Jennifer Ragan
- 1,429 Donald Gerstner
- 1,420 Montana Hanson
- 1,412 Storm Hutskal
- 1,412 Shavonne Grant
- 1,408 Tami Chaimov
- 1,388 Mark Lomonaco
- 1,374 Joshua Yurinko
- 1,363 Jonathan Pizzuto
- 1,362 Lauren Coyne
- 1,355 Crystal Vairetta
- 1,343 Nicole Sanders
- 1,331 Justin Diaz
- 1,327 Nicole Preston
- 1,327 Tyler Boulden
- 1,319 Athea Buchanan
- 1,315 Tina Nelson
- 1,306 Ernesto Delgadillo
- 1,295 Amanda Peterson
- 1,293 Taurean Flournoy
- 1,286 Ronald Rivera
- 1,286 Melinda Skinner
- 1,281 Jonathan Ojendi
- 1,278 George O'Shea
- 1,276 Tyler Worstell
- 1,275 Andrew McAllister
- 1,262 Matthew Dawson

- \$ 1,254 Conor Markins
- 1,254 Jovanie Scarlett
- 1,252 Willie Cummings
- 1,248 Gary Slocum
- 1,242 Matthew Cartwright
- 1,238 Patricia Isabell
- 1,234 Jagdish Sukhu
- 1,231 Timothy Wilson
- 1,217 Tanner Duy
- 1,214 Jadwiga Martins
- 1,212 Mayra Robles
- 1,207 Antonino Taormina
- 1,203 Jillian Getz
- 1,192 Sean Blaney
- 1,177 Dean Thebeau
- 1,173 Monica Montgomery
- 1,165 Gregory Rudolph
- 1,150 Christie Jauch
- 1,147 James Sherwood
- 1,135 Jeff Wentworth
- 1,131 Alexis Pineiro
- 1,130 Mariam Shahid
- 1,127 Magda Figueiredo
- 1,125 Hunter Welty
- 1,123 Moriah Chandler
- 1,121 Shahab Mahdaveinejad
- 1,121 Jessica Santamarina
- 1,113 Eric Snyder
- 1,100 Shane Valentine
- 1,099 Mavrick Fredericks
- 1,098 Rosa Teixeira
- 1,095 Michael Barlettano
- 1,080 Jessy Girard
- 1,080 Michael Botond
- 1,074 Christopher Watts
- 1,071 Kay Pomroy
- 1,062 Anacleto Arevalo
- 1,057 Tomarus Burks
- 1,056 Colin Ghee

- \$ 1,040 Jeremiah Russin
- 1,039 Justin Hermann
- 1,038 Lalitha Janardhanan
- 1,038 Daniel Schwartz
- 1,027 Jonathan Rindt
- 1,023 Behrad Baghbanian
- 1,017 Bradley Fordyce
- 1,017 Johnny Fuller
- 1,010 Ross Ewen
- 999 Jasmyne Norris
- 995 Venus Grier
- 988 Johnny Ramos
- 986 Anthony Chinaglia
- 977 Carey Hartman
- 971 Rex Munsey
- 961 Ariel McAlister
- 954 Mark Diskin
- 954 Isiah Brown
- 945 Roy Stephens
- 933 Mark Auvil
- 921 Cesar Cozo
- 919 Alyssa Libby
- 909 James Cassie
- 916 Dina Boghdady
- 915 Cassandra Bryce
- 905 Nicki Griffiths
- 880 Myles Coston
- 875 Bretta Cummings
- 870 Yamid Mendoza Sanchez
- 861 Alexis Hawkins
- 829 Michael Russo
- 826 Michael Nichols
- 825 John Catalano
- 823 Radames Alvarado
- 822 Joseph Mocerri
- 821 Evelyn Hoyos
- 819 Zachary McCormack
- 817 Jonathan Giaco
- 816 Sarah Collen
- 815 Derrick Mason
- 811 Tanner West

- \$ 804 Gregory Caldwell
- 801 Matthew McDowell
- 799 Dominic Faccini
- 794 Cody Nykoliation
- 792 Romulo Faria
- 785 Joshua Krueger
- 766 Phillip Rigoli
- 766 Cristina Fox
- 765 Aaron Patt
- 761 Muhammed Ashraf
- 759 Andrew Haskins
- 758 Aaron Chen
- 739 Muzit Berhe
- 736 Atticus Wilklow
- 735 Anthony Marsella
- 733 Tichina Haughton
- 732 Sean Smith
- 728 Aaron Friedlander
- 726 Darren Lawhon
- 720 Hector Giron-Soto
- 716 Bradley Christiansen
- 716 Matthew Castelli
- 709 Katie Stahulak
- 705 Harriet Parker
- 704 Francesca Veltri
- 695 Daniela Gayol
- 695 Daniel Walton
- 686 Kevin Wyatt
- 679 Anizabeh Parra Gonzalez
- 669 Danielle Morales
- 666 Seth Frisby-Jack
- 661 Alfred Broadway
- 654 Marcus Moody
- 650 Brandon Atchley
- 649 Lidia Meglei
- 646 Dustin Holtz
- 641 Alexis Webb
- 639 Iv Menache
- 639 Avery Hearn
- 636 Lee Jeffers
- 636 Stephanie Dobrzynski

- \$ 627 Charles Ferrari
- 616 Mackenzie Burchett
- 611 Siddhant Satoskar
- 607 Dan Ikei
- 605 Diviana Garcia
- 601 Craig Strompf
- 600 Nolan Threlkeld
- 599 Jason Khodadadian
- 592 Anthony Spataro
- 584 Jillian Heaney
- 579 Marc Albo
- 573 Drew Herstine
- 570 Austin Edwards
- 570 Krystal Walters
- 569 Sarah Handy
- 565 Matthew Ward
- 557 Akram Mirahmadi Shalamzari
- 556 Tommy Conard
- 555 Michael Siskowski
- 554 Shanita Friedlander
- 551 Alejandro Sanchez Rios
- 549 Stuart Pagan
- 539 John Nieves
- 537 Peter Padro
- 536 Joshua Egyud
- 532 Evan Donoghue
- 531 Mickey Adkins
- 529 Loraine Harris
- 527 Jared Guglielmino
- 523 Bethany Evans
- 516 Samisoni Koloa
- 514 Caren Deanda
- 511 Steven Counts
- 506 Steven Baum
- 504 Tammy Gawron
- 503 James Harding



RGA LEADERSHIP BONUS

1



MARK NEILSON
\$47,488
AO

2



BEAU LOCKER
\$43,904
Matt Henderson

3



JOSHUA OLIN
\$35,725
AO

NOVEMBER BONUS LEADERS

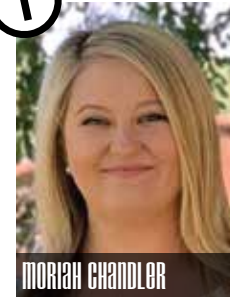
PAYOUT: \$882,907

QUALIFIERS: 166

\$ 47,488 Mark Neilson	\$ 10,245 Randall Cook	\$ 4,441 Jenny Kim	\$ 3,221 Steven Barton	\$ 2,161 Alberto Alcala	\$ 1,267 Shalom Chaimov
35,725 Joshua Olin	9,604 Ryan Stenglein	4,404 Juan Olvera	3,123 Bruce Viaje	2,131 Dustin Dunbar	1,195 Christopher Stevens
29,511 Walter Icaza	9,319 Jeffrey Hall	4,254 Bobby Hamilton	2,993 Alma Lozano	2,103 Peter Kwiatkowski	1,194 Adam Kidikas
24,726 Reynolds Akuamoaa	8,675 Amr Shater	4,247 Gary Slocum	2,986 Anita Ferris	2,095 Andrew Bishop	1,187 Raul Rojas
23,696 Bobby Gujral	8,284 Brody	4,209 Scott Wheeler	2,967 Claude Hamilton	2,075 Phillip Waisman	1,176 Stuart Pagan
21,423 Joseph Gojcaj	Maughan-Evanson	4,202 Hunter Houvener	2,922 Michael Russin	2,055 Sara Vaz	1,166 Shahab Mahdavejad
21,344 Ryan Fickert	8,069 Mario Hajro	4,149 Bobby Park	2,900 Paul Smith	1,999 Aaron Parks	1,147 Amanda Peterson
21,272 Corey Helly	7,972 Brandon Summerton	4,049 Zach Otto	2,872 Tommy Conard	1,995 Gregory Rudolph	1,129 Jeffrey A Smith
18,875 Tahis Quintero Bonilla	7,699 Morgan Lobello	4,002 Angel Contreras	2,865 Alex Kae	1,975 Michael McKiernan	1,127 Donald DeVoise
16,960 Christopher Hintz	7,338 Joseph Tomanovich	3,969 Ryan Hall	2,816 Tim McAdams	1,899 Chase Miller	1,114 Tiffany
16,697 Kimberly Hamilton	6,358 Kaitlyn Brandt	3,953 Phi Phan	2,652 Ryan McIntosh	1,854 Evan Donoghue	Babin-Washington
15,354 Robert Janev	6,297 Ashley Clarke	3,836 Jeffrey von Kienast	2,619 Bryan Juskiw	1,847 Lauren Coyne	1,093 Jesse Doherty
15,317 Joseph Rotolo	6,292 David Carpenter	3,816 Ronald Rivera	2,561 Jessica Santamarina	1,803 Charles Ferrari	1,037 Michael Burningham
14,259 Chris La Fond	6,081 Romel Omid	3,803 Michael Gerstein	2,550 Michael Cirelli	1,792 Antonio Reyes	1,009 Levar Morgan
13,488 Augusto Arango	5,835 Jinelly Urena	3,770 Heriberto Chavez	2,545 Tyler Boulden	1,788 Elyse Bryan	934 Anthony Almeida
13,319 Justin Adams	5,578 Michael Russo	3,716 Patrick Knouse	2,540 Samantha Ralston	1,760 Ashley Wenning	927 Marissa Neff
12,617 Elias Boles	5,505 Paul Kelly	3,708 Cody Gardner	2,530 Megan Richardson	1,685 Stella Roznovan	915 Slavita Hut
11,715 Matthew Diulus	5,452 Derek Foore	3,639 James Sodan	2,419 Blake Higuchi	1,573 David Rigney	879 Travis Vaughn
11,668 Juan Diaz	5,063 Jeffery Thiel	3,577 Jonathan Phillips	2,369 Brent Bowling	1,440 Alipate Makaui	874 Daniel Umbertone
11,147 Britton Costa	4,952 Mark Lahijani	3,504 Clint Perry	2,253 Oscar Cardoza	1,412 Christopher Botelho	775 Hector Mendez
11,083 Andy Batten	4,935 Nicole Sanders	3,454 Clayton Slaughter	2,240 Mavrick Fredericks	1,402 Matthew Conrad	721 Patrick Donovan
10,576 Matthew Turnquist	4,889 Meaghan Krecsko	3,366 Mike Allen	2,231 Yussuf El-Zein	1,385 Tony Geer	704 Eric Thompson
10,513 Darcy Schrieber	4,864 Luay Ghawi	3,328 Mike Paragiou	2,216 Justin Hermann	1,363 Magda Figueiredo	633 Johnny Ly
	4,837 Brandon Baker	3,238 Andre Bent	2,163 Kelly Ekker	1,338 Melinda-Rae Lyse	572 Richard Rozolsky

SA/YA DIRECT CODE FIELD TRAINING BONUS

1



MORIAH CHANDLER
\$16,045
Matt Henderson

2



BENJAMIN KESTERSON
\$12,273
Hart-Dushaj

3



NOAH SCHULTZ
\$6,090
Zach Hart

4



WILLIAM BENLINE
\$5,612
Hart-Dushaj

5



GIANNI TOMA
\$5,583
Zach Hart

NOVEMBER BONUS LEADERS

PAYOUT: \$579,177

QUALIFIERS: 787

\$ 16,045 Moriah Chandler	\$ 2,430 Jose Corredor	\$ 1,627 John Tong	\$ 1,276 Tanner West	\$ 1,047 Amanda Musselman	\$ 835 Seth Frisby-Jack
12,273 Benjamin Kesterson	2,422 Ameenah Little	1,616 Jeremiah Russin	1,276 Jacob Rosinsky	1,042 Ivan Martinez	824 Charmaine Agoncillo
6,090 Noah Schultz	2,410 Anthony Solano	1,605 Maria Chiquinquir	1,259 Sara Hernandez	1,039 Joseph Hedborn	824 Ricky Gandhi
5,612 William Benline	2,336 Skay Nusenu	1,588 Cesar Cozo	1,242 Joshua Seguin	1,028 Jason Felton	820 Quashdah Copney
5,583 Gianni Toma	2,295 Phillip Rigoli	1,590 John Weldon	1,241 Leanne Erney	1,026 Matthew Townsend	819 Danielle Richard
5,514 Timothy Wilson	2,245 Trevor Albritton	1,588 Dejan Kokolj	1,230 Adam Wheeler	1,022 Michele Faul	819 Austin Macias
5,432 Ireland Sirni	2,201 Jonathan Ramirez	1,586 Cesar Cozo	1,229 Narayana Pena	1,015 Eileen Vasquez	817 Morunny Rocun
4,988 Edgar Gonzalez	2,188 Zorhedy Romero	1,572 Corey Helwig	Gutierrez	1,014 Jon Morrow	816 Desiree Moore
4,896 Ahmed Kassem	Aranda	1,566 Darren Lawhon	1,206 Katy Rivera	1,010 Derek Johnson	802 Michael Nichols
4,776 Anthony Mazurkewicz	2,150 Matthew Ward	1,552 Hamlet Castro	1,199 Michael Sertz	1,000 Klyo Vidal	802 Cameron Mack
4,687 Solgeis Cardozo Mijares	2,088 Brandon Biskie	1,548 Nikki Bein	1,198 Roberto Samano Diaz	996 Christopher	798 Nicole LePage
4,657 Jhonatan Quintero	2,070 Robert Martik	1,533 Radames Alvarado	1,191 Sione Maumau	Fortenberry	796 Robert Houston
4,614 Benzack Cooper	2,060 Stephanie Burghardt	1,525 Michelle Kurtz	1,188 Cody Nykoliation	995 Cesar Fischer	787 Bretta Cummings
4,248 Pedro Davila Neto	2,054 Daniel Nicolas Paulino	1,522 Bradley Christiansen	1,182 Courtney Johnson	983 Samuel Close	785 Andrew Jackson
4,224 Morella Parejo	Polanco	1,522 Jantale Jones	1,179 Dina Boghdady	982 Lamita Dahdah	780 Candace Williams
4,186 Maria Chacinpino	2,053 Iv Menache	1,516 Delvin Lanier	1,177 Brittney Mizer	980 Junior Rivas Briceno	776 Paul Read
4,132 Leidy Jauregui Rojas	2,016 Julian Navalta	1,506 Danial Arif	1,176 Henderson Torrealba	970 Joseph Michelin	775 Stacie Freye
4,116 Anton Ljuljicjuraj	2,014 Alicia Diaz	1,505 Stephanie Prince Leon	Jaimes	958 Anizabel Parra	774 Mary Franklin
3,955 John M Ramsey	1,964 Eddie Gonzales	1,499 Stefani Miller	1,173 Luis Hernandez-Gomez	Gonzalez	772 Cory Cannataro
3,815 John Catalano	1,939 Christopher Larsen	1,484 Havis Alvarado	1,169 Rafael Sanchez Reyes	949 Rachel Canning	769 Siale Aso
3,700 Michelle Maderer	1,924 Richard Phaturos	1,466 Chilynn Acevedo	1,163 Alexandra Jaeger	946 Miguel Diego Esquivel	766 Donald Perry
3,558 Bianca Gazader	1,888 Adam Hanna	1,465 Nicole Wright	1,161 Maria Bonilla Borrego	938 Arturo Romero	766 Troy Cason
3,526 Laila Abadi	1,860 Giulia Kaufman	1,447 Victoria Lewis	931 Carlos Mainero	929 Jessica Daniels	751 Jusem Hajali
3,269 Marc Albo	1,850 Brandon Dusevic	1,424 John Schaeffer	929 Jessica Daniels	916 Andrew Parsons	743 Adam Calnan
3,187 Justin Kelly	1,845 Carrington Hanna	1,423 Doris Martinez Garcia	914 Akinyemi Akinseye	914 Andrew Parsons	740 Nairobi Contreras
3,170 Justin Sherman	1,836 Nikolinka Kamburova	1,420 Paul Pestian	913 Thomas Whalen	914 Akinyemi Akinseye	739 Toni Williams
3,132 Morad Ahmed	1,830 Bedros Naama	1,407 Mariela Godoy	912 Kevin Kennedy	913 Michael Castro	736 Muzit Berhe
3,130 Daniel Zotter	1,813 Eric Vaughn	1,395 Kevin Hartley	904 Roselvy Mediavilla	912 Kevin Kennedy	736 Mycah Teagardner
2,988 Kenelma	1,802 Garkeiva Council	1,388 Gunnar Jorstad	901 Matthew Ingram	911 David C Williams	735 Endy Suriel
	1,794 Richard Tabanji	1,369 Carlos Duckworth	898 David Tucker	909 Venus Grier	732 Sean Wuebold
	Pacheco-Rojas	1,368 Justin Rydzziel	890 Dylan Jackson	1,093 Randy Ortiz	730 Lindsey Dettwiller
	Casey Boss	1,368 Juan Torres	888 Cameron Russell	1,092 Sean Smith	727 Rosa Teixeira
	Daniela Gayol	1,366 Rana Shirer	888 Anthony Spataro	1,085 Markella Hamizidis	714 Christopher Scruggs
	Lubraska Iguaro	1,365 Ashley Pitts	883 Daniel Lepage	1,084 Anthony Marsella	711 Lebert McBean
	Ragih Murshed	1,365 Valentino Kalaj	880 Colin Ghee	1,084 Klaudio Merizaj	709 William Murtha
	Sky Plunkett	1,349 Antrail Caston	870 Cassandra Bryce	1,082 Michael Mamalakis	708 Thomas Huynh
	Nelly Cuba De Tabares	1,357 Jordan Stelzer	866 Nadia Bailey-Robinson	1,081 Nabil Atallah	694 Jessica Rosenberg
	Rodney Williams	1,743 Alexia Gonzalez	862 George Shafiek	1,077 Jhanna Valerio Vivas	692 Nathan Gay
	Angel Ramirez	1,734 Cole A Murphy	860 Danny Sour	1,072 Brian Vaiksnoras	685 Peter Barany
	Courtney Lavitch	1,714 Sean Byler	860 Justine Andersen	1,069 Steve Svendsen	675 Bryant Logan
	Sierra Kelsey	1,705 Ian Zollos	851 Channing Gardner	1,063 Daniel Lopez-Velasquez	673 Dalton Voeller
	Adrian Horsham	1,668 Alexis Fujikawa	848 Lauren Gearhart	1,058 Sandra Winstead	670 Ashley Kopchak
	Atticus Wilklow	1,661 Nolan Threlkeld	843 Zachary Poker	1,054 Lisa Lawrence	669 Darcy Cordingley
	Monica Montgomery	1,647 Krystal Walters	842 Connor O'Donnell	1,053 Maribil Parra Echenique	667 Ayana Hill
	Luis Guzman Millan	1,643 Sheryl Garmendia	838 Brent Nachbur	1,047 Anna Cebrzynski	665 Amber Contreras

\$ 664 Amanda D George	\$ 631 Marilin Peralta	\$ 610 Mia Mitchell	\$ 587 Sullena Staton	\$ 562 Colleen Stephenson	\$ 536 Kristin Trammer
660 Peter Poulakis	631 Marsei Hogan	606 Spencer Wolkov	586 Shaquille Traylor	559 Bowen Sweeney	534 James Franklin
650 Feza Al Choufi Cumarin	630 Marvin Fernandez	604 Eryn Keller	583 Antonino Taormina	557 Brandine Floyd	530 Rebecca Amundson
649 Shannon Cotter	628 Matthew Sutton	603 Louis Chiappetta	582 Michelle Hassanali	557 Jasmyne Norris	525 Sirena Budrakey
644 Marismely Wilhelm	627 Nicole Mead	599 Sarah Collen	579 Michael Siskowski	552 Winston Armstead	516 Joshua Winters
639 Jessica Specht	617 Andre Crump	597 Temesghen Starr	578 Nafic Djendji Abdel	547 Steven Baum	513 Ariel McAlister
637 Markia Johnson	617 Benci Lavorini	595 Anjelica Rueda	574 Brian Schmitz	544 Ebony Ortiz	513 Christopher Rantanes
634 Nicklaus Boker	617 Daniel Durgin	592 Ana Cardenas	564 Sophia Armstrong	541 Joshua McTier	504 Carmen Arroyo
634 Nelson Desmond	611 Robert Wright	590 Marvin Gonzalez		539 Matthew Code	503 Brooke Billings

REINSTATEMENT BONUS

①	②	③	④	⑤
				
SAMI MOGANNAM \$3,715 Andrew McQuade	MAURICE BARITZ \$3,447 Serur-Yagjian	DAWID LINIEWSKI \$3,377 Philip Prata	MITCHELL LOOK \$2,973 S-S-Parks-Salvaggi	LIDIA MEGLEI \$2,359 Bob Olson

NOVEMBER BONUS LEADERS | PAYOUT: **\$62,762** | QUALIFIERS: **141**

\$ 3,715 Sami Mogannam	\$ 1,902 Joseph B Smith	\$ 1,050 Denise Ley	\$ 802 Natalie Soboleva	\$ 582 Marc D'Emilia	\$ 526 Joseph Faisant
3,447 Maurice Baritz	1,851 Zenon Zorij	920 Nicholas Gasparro	781 Harriet Hunter	582 Elifranc Deus	520 Marlene Barrett
3,377 Dawid Liniewski	1,848 Ryan Vopat	892 Gina Kramer	780 James C Carter	578 Jenny Alvarez	517 Jorge Alvarez
2,973 Mitchell Look	1,639 Benjamin Newhouse	862 Zakary Labieniec	724 Isabella Celli	546 Megan Russell	508 Phyo Phyo
2,359 Lidia Meglei	1,599 Dason Phaul	825 Dyoma Ramirez-Robles	723 Scott Davison	535 Cody Toth	503 Leonardo Perez
2,053 Orby Kelley	1,495 Ranjana Chopra	810 Pamela Heckel	654 Muhammed Ashraf	529 Faith Jones	502 Erik Graham

5 BONUS TOTAL: \$5,467,146

WORLD'S GREATEST \$2,202,260	LEADERSHIP \$1,740,040	RGA LEADERSHIP \$882,907	SA/GA TRAINING \$579,177	REINSTATEMENT \$62,762
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FOUNDERS CLUB

November Qualifiers—
Outstanding Producers & PR Representatives:

	Carmen Arroyo Theodore Pappas 3 Qualifications \$175,183 Net ALP 80.3 RET		Roger Fredericks AO 4 Qualifications \$158,374 Net ALP 91.4 RET		Muhammed Ashraf Theodore Pappas 13 Qualifications \$133,148 Net ALP 81.3 RET
	Lily Sakai Cohen-Velasquez 34 Qualifications \$123,141 Net ALP 90.8 RET		Ian Pickett AO 5 Qualifications \$118,447 Net ALP 83.1 RET		Joachim Jean Laura Fisher 12 Qualifications \$82,795 Net ALP 88.9 RET
	Irma Gallardo AO 3 Qualifications \$78,742 Net ALP 80.8 RET		Joey Kennedy AO 9 Qualifications \$74,048 Net ALP 79.8 RET		Daniel Johnston AO 1 Qualification \$68,458 Net ALP 79.0 RET
	Kasali Kotun Williams-Akinade-Musso 1 Qualification \$62,834 Net ALP 83.5 RET		Carmella Swanson Los Angeles 1 Qualification 07,272 Cards		

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

MILLION DOLLAR CLUB

Another champion, another milestone!

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



Thomas King
AO
Contracted 8/22/12
Qualified 11/30/20
\$1,005,350 Net ALP



Ryan Vance
S-S-Parks-Salvaggi
Contracted 4/19/16
Qualified 11/30/20
\$1,002,308 Net ALP



Peer Shmelzer
AO
Contracted 1/27/10
Qualified 11/30/20
\$1,000,291 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Angel Martinez

Angel had 376.15% growth over November 2019.

PR Director of the Month



Denise Gilbert

Denise met 112.40% of Objective during November 2020.

Thank You!



David Zophin

President
American Income Life &
National Income Life Divisions

Year after year, I'm consistently blown away by the accomplishments I see from all of you. The dedication, the commitment, and the enthusiasm you all show in your work is astounding, and I've always been grateful for all you do ... *this year more than ever.*

In a make-or-break-us year, you not only kept us on track, you went above and beyond and made 2020 a record-breaking year. And while the rest of the world may look back on 2020 with a critical eye, I can honestly say that I will remember this year as a time we rose above.

So for all you've done, all you proved you could do, and all you continue to do, I sincerely thank you. Your hard work and huge efforts are greatly appreciated.

I hope that in addition to celebrating your accomplishments, you can reflect on what this

past year has taught us about ourselves and this Company. It showed us we are more resilient than we thought. It proved we are capable of doing even more than we thought we could. And it taught us that if we continue this hard work and diligence, if we set our minds to it and stay committed to a plan, greatness can be a yearly occurrence.

"I will remember this year as a time we rose above."

As we enter 2021, be sure to start the year off strong so you gain some momentum that will help carry you the rest of the year. Keep in mind that it takes a consistent four quarters and 12 months to have a great year. It takes continuous dedication and a constantly driven

attitude to reach excellence, so make sure you're ready to keep up a fast pace while you work toward another extraordinary year.

Right now is the time to make preparations if you're planning on repeating (or exceeding) last year's success, so make sure you have a growth plan in place. Set strong goals – both professional and personal – to help you validate everything you have to do to reach those goals. Like I've mentioned before, sometimes it takes doing the things we don't necessarily like doing to gain ground and see results. And when we have specific goals in mind, they become the inspiration and the reason for doing those necessary things. So have your goals set and keep them at the forefront of your mind – they'll get you where you need to go.

I am confident 2021 will be another fantastic year for AIL-NILICO, and that's because I'm confident in all of you. The new year is yours for the taking if you just remember: make a plan; start strong; create solid goals; and of course, do what you *need* to do before what you *want* to do. It's a fairly simple formula, but it's one that results in success.

Thank you again for an incredible year! I want to wish everyone very happy and healthy holidays and an exceptionally happy, healthy, and prosperous 2021. 🍷



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• MOON PALACE



MAY 5-8, 2021 •

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2021
CONVENTION



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